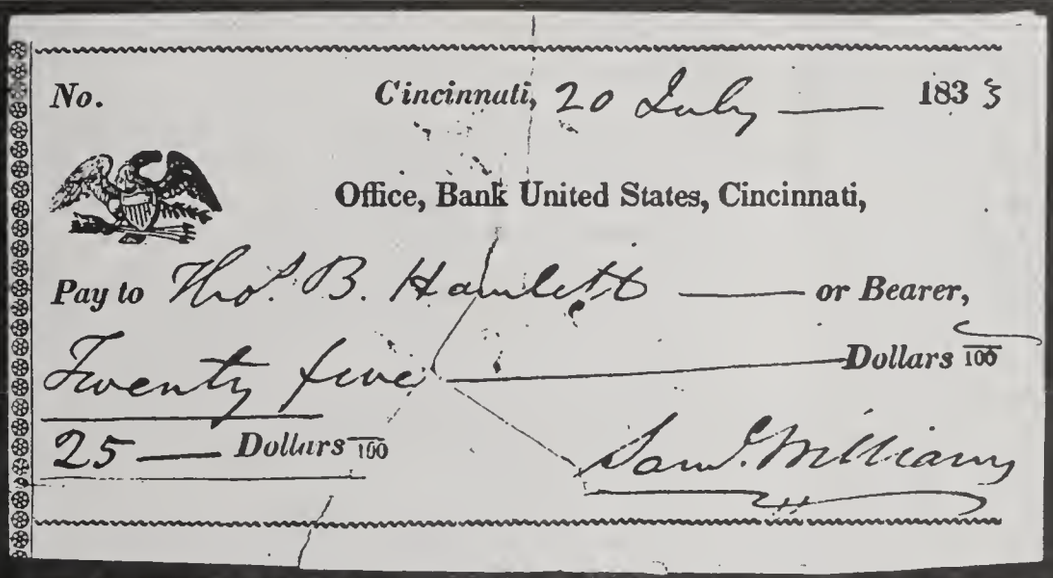
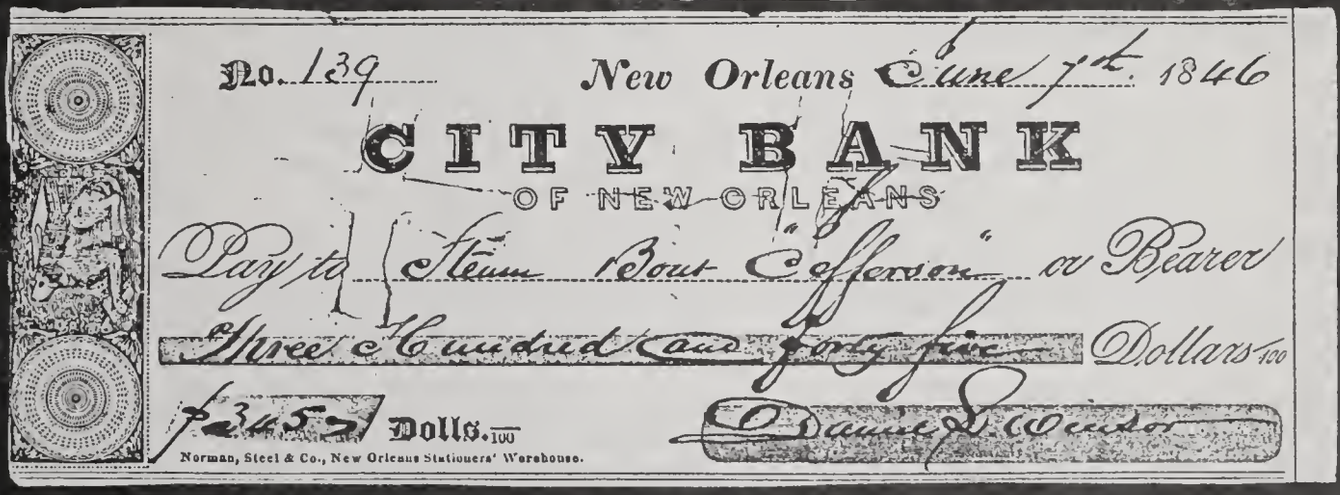
THE CHECK COLLECTOR

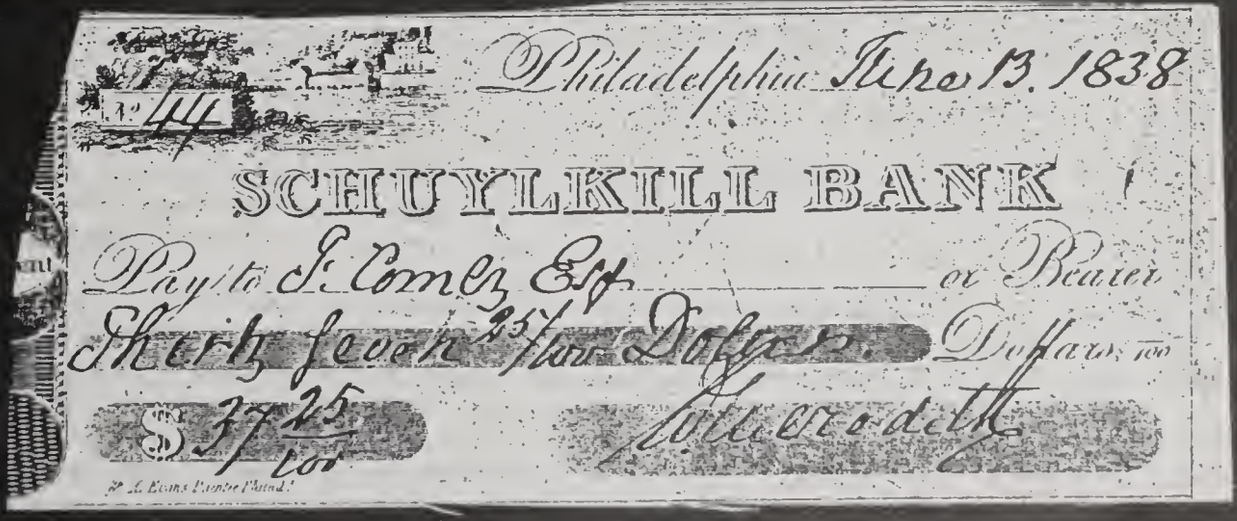
MAY 1989 THE JOURNAL OF NUMBER 10

THE AMERICAN SOCIETY OF CHECK COLLECTORS



EARLY VIGNETTED CHECKS


No. 139
New Orleans June 1st 1846
CITY BANK
OF NEW ORLEANS
Pay to Steam Boat "Jefferson" or Bearer
Three Hundred and forty five Dollars 100
$345 Dolls. 100
Daniel D. Windsor
Norman, Steel & Co., New Orleans Stationers' Warehouse.



THE CHECK COLLECTOR

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P. O. Box 69
Boynton Beach, FL 33425

Assistant Editor: Herman L. Boraker

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THE AMERICAN SOCIETY OF CHECK COLLECTORS

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PRESIDENT'S COLUMN

There is some good news to report to our members. Our membership has been growing steadily and we welcome our new members..

John Paslawsky has set up the ASCC Check Pool and your cooperation is invited in this project. Please read about the Check Pool elsewhere in this issue.

We extend our thanks and appreciation for the number of articles and items sent in to The Check Collector.If you have a favorite area of collecting or some favorite checks, why not share them with our members. Some comments on submitting items to The Check Collector will be found in this issue.

Many thanks for the letters and comments sent in. Some of your ideas have been incorporated into this issue.

Checks have become a popular subject for talks at stamp and coin club meetings. Take along a few copies of The Check Collector and some interesting looking checks and you will have a novel and different talk. You may even interest some listeners to become members of ASCC.

Another interesting project is exhibiting checks at coin and stamp shows. Checks are popular exhibits and a refreshing change from the usual detailed material on exhibit. Do let us know of your experiences.

If you know of a youngster who is interested in collecting, be sure to obtain a gift packet of checks from the Check Pool. Give something different; it seems everyone has too many baseball cards in the younger set now.

Found any checks with autographs in your collection? Why not send in a good copy along with a notation on the signer to be shared with our readers?

Can anyone help with some information on Abraham Bell, whose signature is on many early City Bank of New York checks? There is an interesting story here.

Happy collecting,

Bob Spence

SEND IN SOMETHING TO THE CHECK COLLECTOR!

All too often a reader is hesitant about sending in an article or item of interest to The Check Collector. Please do-- we really welcome all items sent in.

Articles should be legible and typed if possible. We retype all material. Photos require an original or a good, clear copy. If original checks are sent in, we copy them and return your checks carefully and promptly. All photos of checks are reduced in size to maximum 7" wide and/or maximum 2½" high.

Short articles up to two pages are especially desired. All material must be about checks or be check-related. If you have any questions, why not write the Editor. You will receive a prompt reply.

EARLY VIGNETTED CHECKS

By Bob Spence

The first half of the Nineteeth Century was a vibrant time in the United States. We had secured our independence and had a Constitution to guide us. The country was expanding as the frontier was being pushed back. The times favored the growth of industry, banking, transportation and manufacturing. In the War of 1812 we confirmed our independence and then the country pulled out the stops on growth with new inventions and advances in the arts and sciences.

Prior to 1800, there were few banks and checks were plain and simple printed ones, generally used by those persons of means. Variations in the type faces provided the only accent. As a security device, most were irregularly cut from the stub and from one another, to be compared by matching the cuts when the check was returned after payment. This was called indenting.

It is interesting to note that many of the checks of this period had a vertical design or embellishment at the left end of the check. This provided added security it was believed, so that when the check was cut off from the stub, some of the design would remain with each part, adding to the requirement of a perfect match between check and stub.

The designs of vignettes on early checks are varied, but they all seem to portray the robust entreprenuership of the times. On the cover page, the top figure shows a type of Federalist eagle. The center figure shows an early use of the dog, key and safe vignette along with two circular designs for indenting security. The lower figure shows a scenic vignette with a left end design for indenting and the use of finely ruled lines which were used to reveal erasure or alteration. The advance in the art of printing checks can be seen in these figures from top to bottom.

On the next two pages are some representative vignetted checks of this period. The Federalist design eagle is shown in Figures 1, 2 and 4. The stability of a bank is suggested by the sturdy structure shown in Figure 3. The New York state seal embellishes the check of a state bank in Figure 7. Agriculture is bountifully represented in Figure 8. Shipping and transportation are represented in Figures 9, 10, 12 and 16, while construction is suggested by Figures 13 and 15.

These early vignetted checks are ones which provide considerable interesting return for a bit of investigation or research by the collector. Since checks in those times were used by persons of prominence or means, names appearing on the checks are often generally found in the biographical references available in most libraries. Early vignetted checks number slightly fewer than two hundred of a cumulative collection of over ten thousand checks, or a bit less than 2 per cent of the total. They are becoming increasingly sought after by collectors because they are different from the wide selection of ornate checks which succeeded them. Understandably, they are to be found among checks of those states which had early financial centers, such as New York, Massachusetts and Pennsylvania.

Early vignetted checks do appear among the larger listings of checks offered by some dealers. At numismatic and stamp shows they may sometimes be found at dealers of paper numismatics and revenue stamped paper. Small numbers of these checks from recent original findings appear from time to time on the market.

The simple statements of their vignettes, the curious left end indent design and their overall plain, yet sturdy, no-nonsense appearance, give early vignetted checks a deserved area of interest in check collecting. It is an area worthy of the experienced collector.

1

BANK OF THE UNITED STATES

BANK OF THE U. STATES, June 20th 1800

Pay to Miss Augusta Forman or Bearer

Order Sixty Dolls. 100

60 Dolls. 100

Wm Hemsley

2

Philadelphia April 18 1829

Bank of the United States

Pay to Penn Beck & Co or Bearer

One Thousand Dollars 100

$1000

Roderick M. Petty Cor Sec'y.

3

Philadª. Augt. 6th 1813.

Philadelphia Bank,

PAY to Messrs Cadwalader Biddle & Co or Bearer,

One hundred eighty six Dollars, 50 Cents.

$186 Dollars, 50 Cents.

Thomas Biddle

4

FAIRHAVEN BANK. Nº.

$37 DOLLS. 50 CTS. FAIRHAVEN, Dec 8 1820

PAY to T H Bartlett or Bearer,

Thirty seven 50/100 Dollars 100

To the Cashier.

T H Bartlett Jun.

5

PHILADELPHIA. 26 Dec. 1827.

SCHUYLKILL BANK

IN THE CITY OF PHILADELPHIA,

PAY to Mr. or Bearer,

Fifty Dollars

$50 Dolls. 100

6

№ 127 Cashier of the Manhattan Company,

New-York, January 30th 1806

Pay to Wm R. or Bearer,

Four hundred & Sixty two 97/100 Dollars.

Dolls 462. 97/100

Henry Remsen

7

No. Albany, 4 Apl 1835

Cashier of the New-York State Bank,

Pay to A. A. N. or Bearer,

Ninety Eight Dollars 22 Cents.

Peter Bellows

$98 Dollars 22 Cents.

8

№ 125 Troy Aug 12 1825

CASHIER OF THE FARMERS' BANK,

Pay № 125 or Bearer,

Two Thousand and Sixty three Dollars, 60 Cents.

$2063 Dollars, 60 Cents.

Gad Thurston

Catskill, September 24th 1827

CASHIER OF THE CATSKILL BANK,

Pay to Self or bearer,

Three hundred fifty Dollars.

Dolls. 350-

O. Van Alden

9

No. 119 Philadelphia, 9mo 28th — 1815

STATE BANK AT CAMDEN.

State Bank at Camden

10

PAY to Schooner Resolution ——— or Bearer,

Four ——— Dollars, — Cents.

4 DOLLARS 00 C. Taylor H.C. Smith

No. Catskill, January 31. 1824

11

Office of the Catskill Recorder.

Cashier of the Greene County Bank,

Pay to P. O. Dennison — or Bearer,

fifteen ——— Dollars.

$15- O. Van Alden

No. Albany, July 1 1828

12

Mechanics' and Farmers' Bank,

Pay to E. Ames or Bearer,

Five hundred ——— Dollars, Cents.

500 Dollars, — Cents. W. L. Marcy

No. 4 Cooperstown, Nov 16th 1833

13

Cashier of the Otsego County Bank,

Pay to William H. T. Robinson or Bearer,

14

One hundred ——— 100 Dollars.

$100- Calvin Graves

MECHANICS BANK.

NEW-BEDFORD,

1835.

6120 Dolls. 30 Cts.

Pay Self ——— or Bearer,

Six thousand one hundred & thirty ——— Dollars.

To the Cashier. A. B. Wilde

MECHANICS' BANK.

New-York, 184

15

CASHIER OF THE MECHANICS' BANK,

Pay to or Bearer,

Dollars.

Dolls.

NEW-YORK, August 3 1841

MERCHANTS' BANK,

16

PAY A. Bo ——— or Bearer,

Nineteen Dollars Thirty two cents ~~Dollars~~

Dolls. 19.32½ A. L. Lawrence

P.T. Barnum Opens First Checking Account At New Bridgeport Center Office

After three years of construction, Connecticut National's Bridgeport Center office was officially dedicated March 22. And, with that dedication, Connecticut National Bank formally moved back home.

In 1985, to enlarge the construction site of the proposed 17-story Bridgeport Center, Connecticut National Bank sold its Bridgeport regional headquarters building at the corner of State and Main Streets—a building it had occupied since 1915—to People's Bank, headquartered in Bridgeport.

"Two friendly competitors shared a vision that would change the skyline of Bridgeport forever," Paul DelFino, senior vice president of Connecticut National's branch network in Fairfield County, told guests who gathered for the bank's Bridgeport Center opening.

Today both banks have a separate and distinct presence in the office complex that spans three city blocks. While Connecticut National's branch has officially opened for business, other Connecticut National divisions, including Commercial, Personal Trust, Private Banking, and Asset-Based Lending, will move into the two floors above the branch in May.

But, you ask, "What does P.T. Barnum have to do with the opening of Bridgeport Center?" In 1851 Barnum formed his own bank, The Pequonock Bank.

Through a series of mergers and acquisitions that make today's mergers and acquisitions environment look tame, the Pequonock Bank was melded into an institution that we know of today as Connecticut National Bank. In a sense, P.T. Barnum can be considered a past officer of Connecticut National Bank.

There is even a closer connection with Barnum, and the word "close" may be taken literally. Just several hundred yards from Connecticut National's Bridgeport Center office lies the Barnum Museum—a terra cotta structure built in 1893 and dedicated to preserving the life and times of P.T. Barnum and the effect Barnum had on the development of Bridgeport. In essence, a museum that pays tribute to one of Connecticut National's first officers is now a neighbor of the bank's at Bridgeport Center.

Eileen Kraus, executive vice president, and Actor Ron Wisniski look over P.T. Barnum's checkbook, which dates to 1849. Barnum used the checkbook while he lived in Bridgeport.

Because Connecticut National likes to do something a bit different with each branch opening, the bank approached the Barnum Museum for insight into the Barnum/bank connection. In discussions with the museum staff, Connecticut National learned that the checkbook Barnum used to pay household debts at his home, Iranistan, was for sale. The checkbook was drawn on a bank that is now in the Connecticut National family. Museum curator Robert Pelton told Connecticut National that the museum was planning to recreate a room from one of Barnum's lavish Bridgeport homes and had decided to replicate the study from Iranistan.

The museum had been given the original furniture from the Iranistan study, which was saved from flames that consumed Iranistan in 1857, but was looking for original objects that Barnum used in the Iranistan study. Most likely, Barnum would have used the household checkbook in the study.

Consequently, Connecticut National purchased and restored the checkbook and presented it to the museum at the Bridgeport Center branch opening.

As Eileen S. Kraus, executive vice president for the corporation's Consumer Banking Group and marketing, said at the branch opening, "In purchasing and restoring this checkbook, Connecticut National is pleased to have saved a piece of Bridgeport's history, a piece of Mr. Barnum's history and a piece of our own history."

With Eileen Kraus, Barnum participated in a ten-minute skit centering around his past association with the Pequonock Bank and his desire to open a checking account to pay the household bills incurred at Iranistan. Barnum, appearing in costume, replete with top hat and cane, opened the "first" checking account at Bridgeport Center, and Eileen Kraus then formally presented Barnum's checkbook to Linda Altschuler, executive director of the Barnum Museum.

In addressing guests attending the opening day ceremonies, DelFino quoted Barnum's "Rules for Success in Business." "His primary rule was to 'always engage proper employees.'" said DelFino.

(Condensed from an article in "Shawmut News" of the Shawmut National Corporation, Boston, MA sent in by Wayne Gebhardt).

SPECIMEN CHECKS - Part II

By Ed Lipson

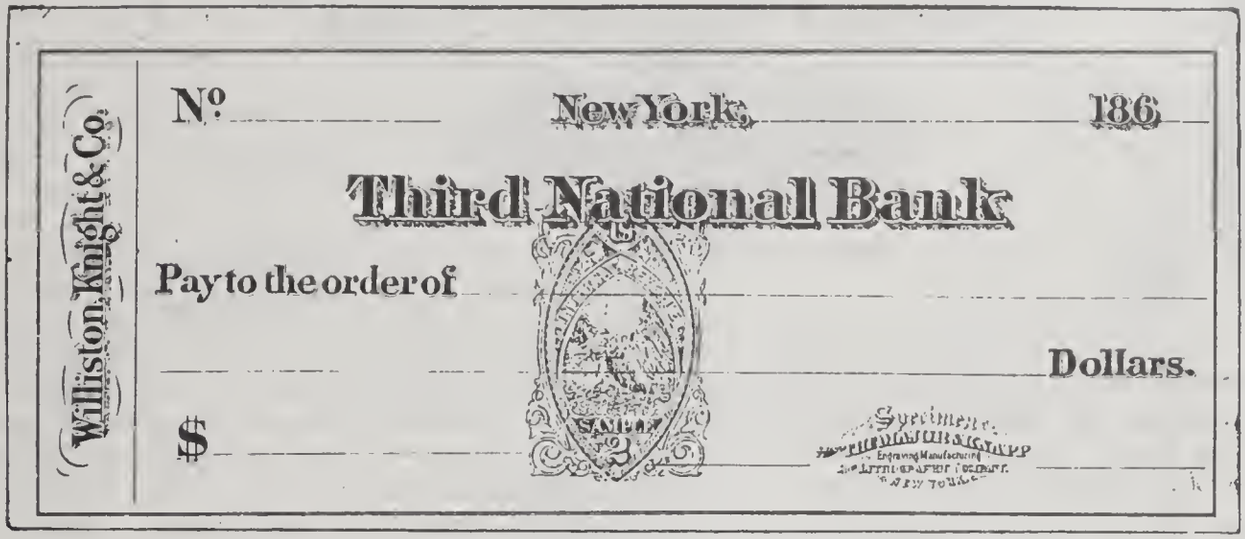


Figure 9

Figure 9 is a very interesting specimen check with the Specimen imprint of Major & Knapp. The check is printed in a deep violet color on cream colored stock. The revenue stamp has the word "Sample" in it and again, samples of specimens with this type of Major & Knapp imprints are very difficult to come by.

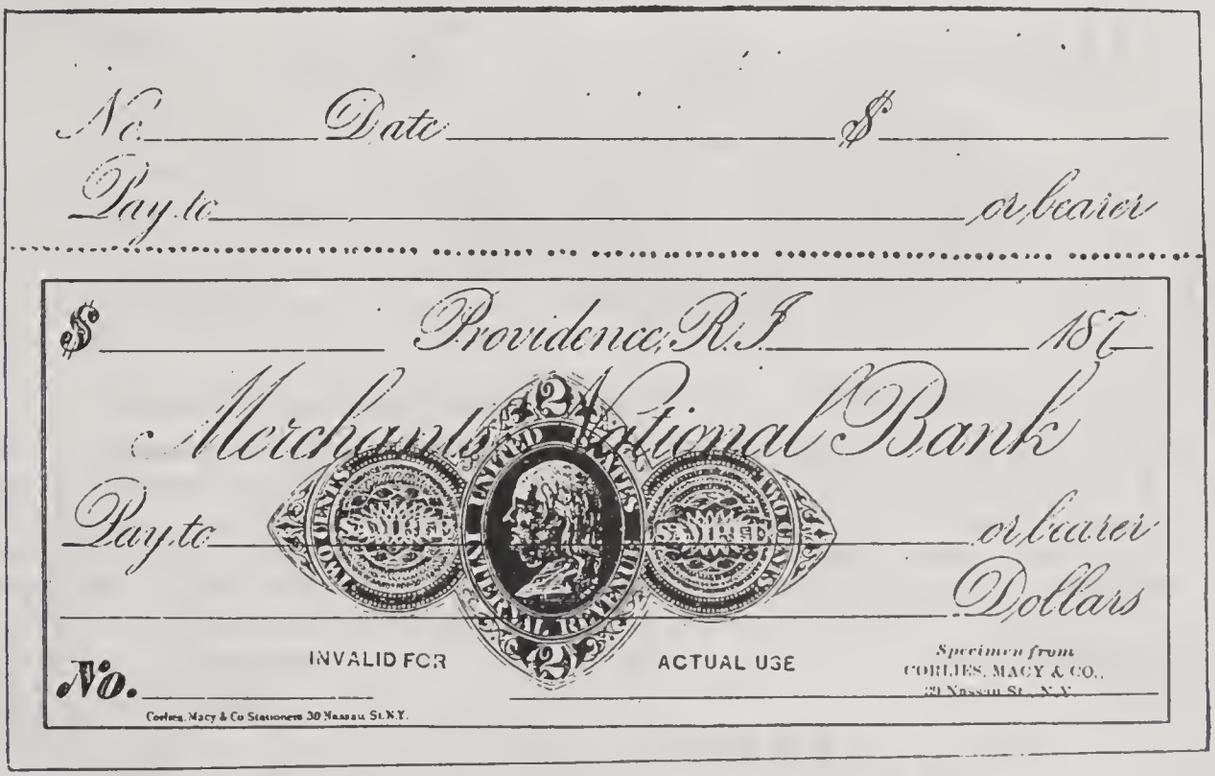


Figure 10

The next item as shown in Figure 10 is a Type D sample of a specimen from Corlies, Macy & Co. You will note the word "Sample" appears in the revenue stamp and it has the inscription below:"Invalid for Actual Use". What makes this sample most distinctive is the fact that it appears to be a top stub type of check, where the stub is above the check and not to the left thereof. While this particular sample is a relatively common one, in the sense that I have seen three and four of them, I still say it is a beautiful specimen and well worth having. And in this case, the Merchants National Bank is not of New York but in Providence, R. I. It is really a pleasure to encounter a sample that is not of New York City.

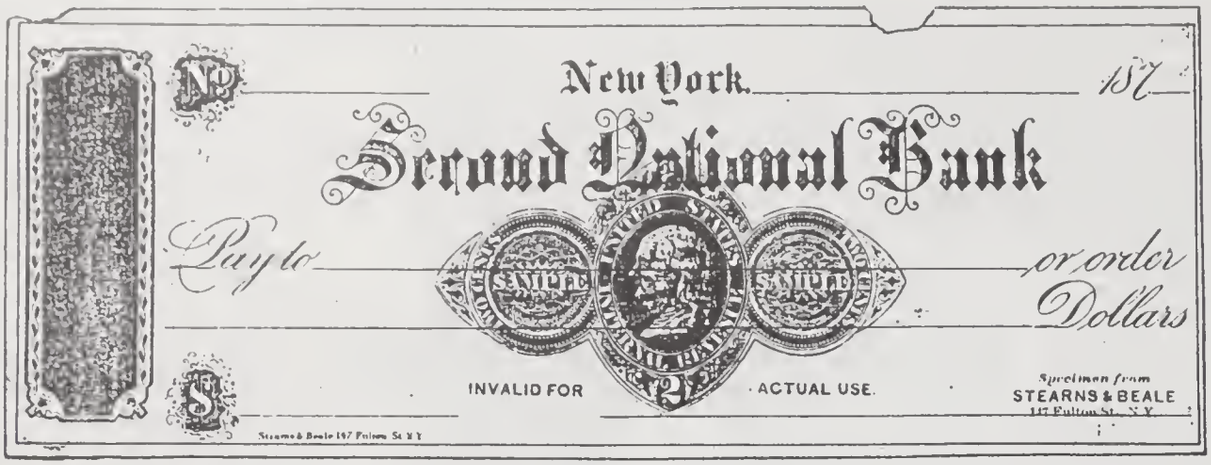


Figure 11

Figure 11 is a specimen check with a Type D imprinted sample revenue stamp on the famous Stearns & Beale. The check is imprinted in pale violet on cream colored paper. The maker's name does not appear in the box, but I would have to assume that it is a type of check issued by the bank and used by many of its customers who could have their name imprinted into this little box if they so desired. But it is a specimen from Stearns & Beale and again, this is a rather difficult item to come by.

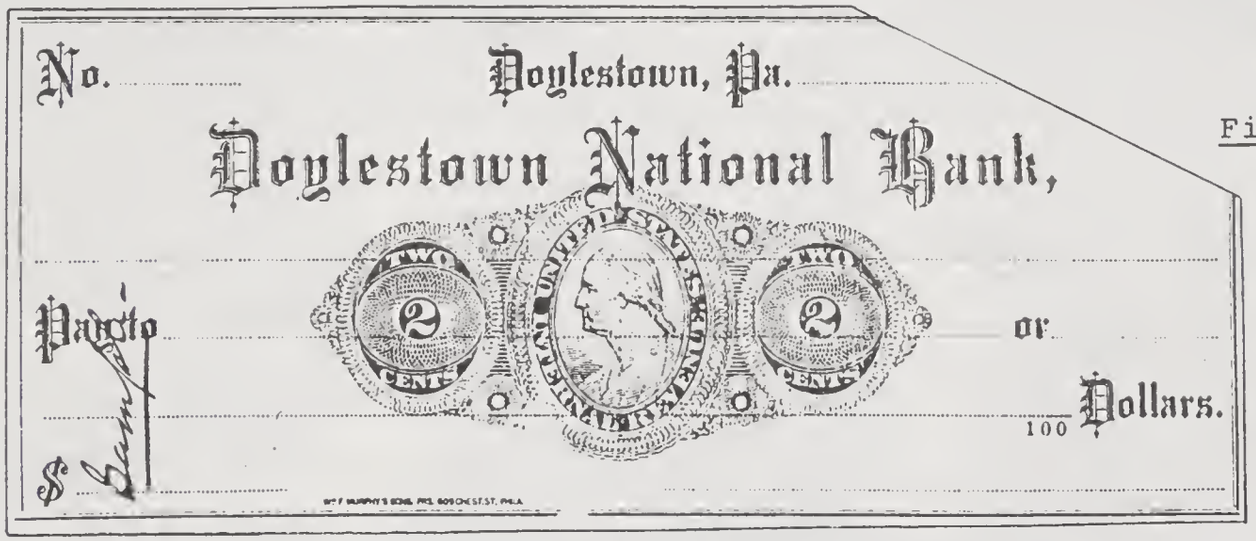


Figure 12

Figure 12 is a check with the Type K-8 revenue stamp, or the "Red K" as it is known. The revenue stamp is in the red category and you see the word "Sample" in this instance is handwritten. No one has ever seen this check used with this revenue stamp on this particular bank. The revenue stamp imprint is badly defective and some question

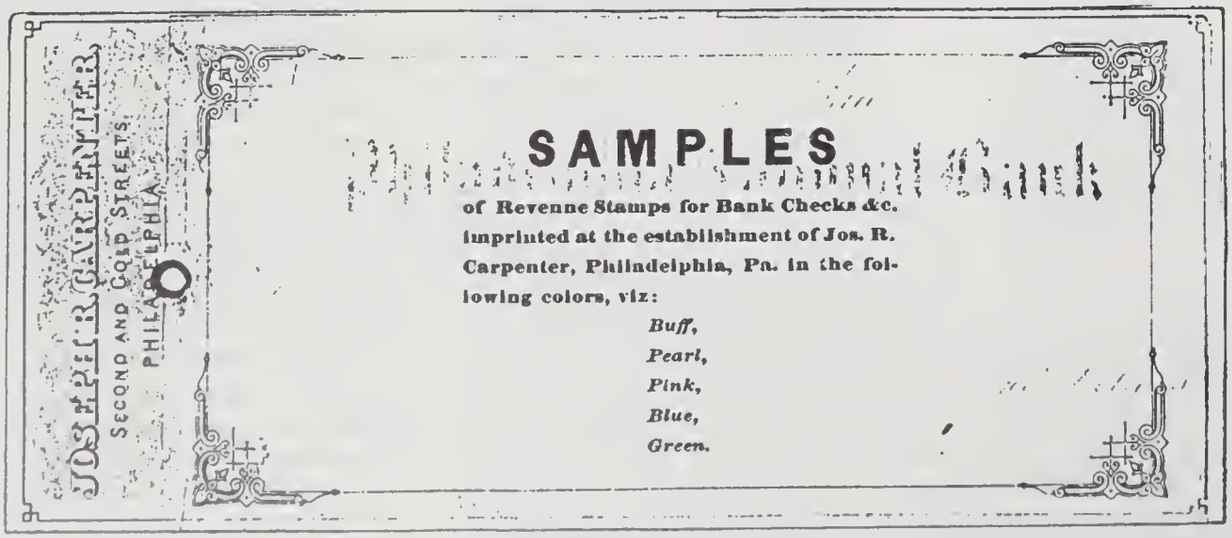


Figure 13

exists as to whether or not these were sometimes used as samples. Again, a corner of the check is cut off and that may have been for security reasons. However, I have never seen anywhere, a single specimen or sample of the Type K stamp in red. This is really a most unusual and great item.

The next item, Figure 13, is the cover of the Joseph Carpenter book which contains samples of their checks. You will note that Joseph Carpenter who printed these checks referred to the color of the stamps as: buff, pearl, pink, blue and green. The word "orange" is not used and it is interesting that many of the revenue stamps today to be in the colors indicated on the cover of the sample book, and I am somewhat concerned as to why Scott has determined to use its own terminology in describing the color.

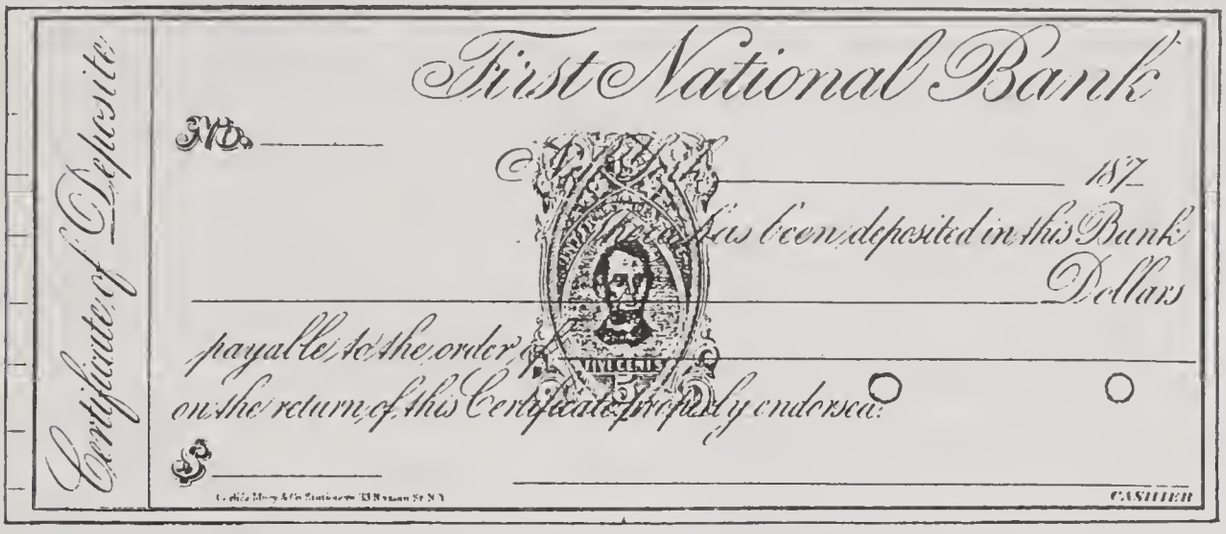


Figure 14

The next item, Figure 14, is a Certificate of Deposit. Note that the sample has the 5 cent stamp and not the 2 cent stamp. It is also the one that shows Lincoln, Type P. This particular item printed by Corlies, Macy & Co. is one of the very few known examples of a Certificate of Deposit as a specimen. This item is not marked "Specimen", but there again, there are two rather large holes punched in the signature area and indeed it is a great, great item.

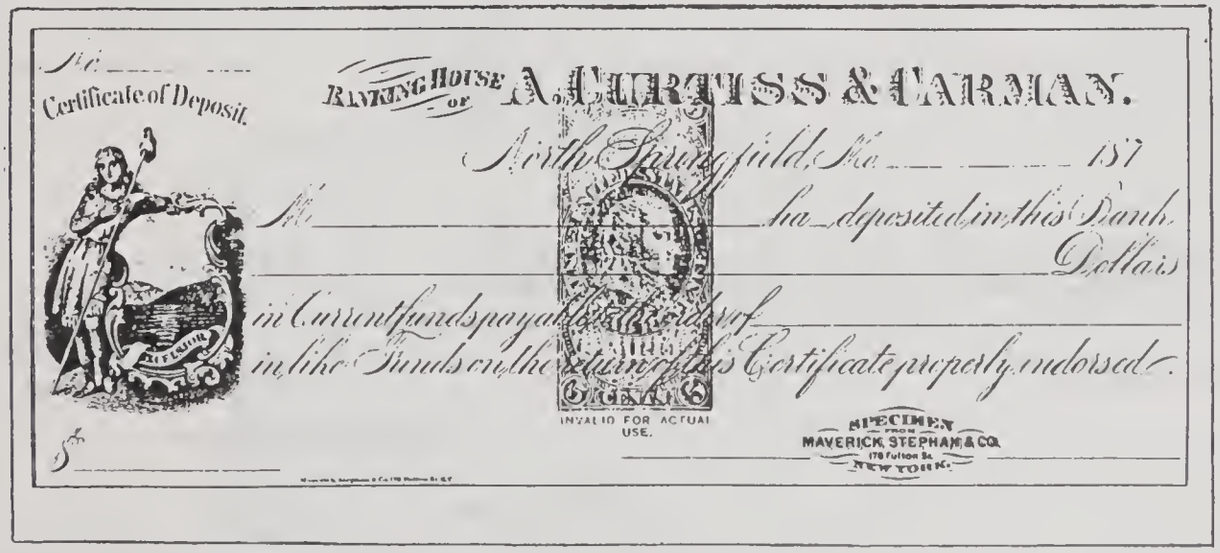


Figure 15

Figure 15 is almost unbelieveable. In rarity, it is a Certificate of Deposit. The revenue stamp is a Type Q. This one has the imprint of "Specimen. Maverick, Stephan & Co." on it and being from a firm in Springfield, Missouri, and not of New York, I would have to say it is a truly great item.

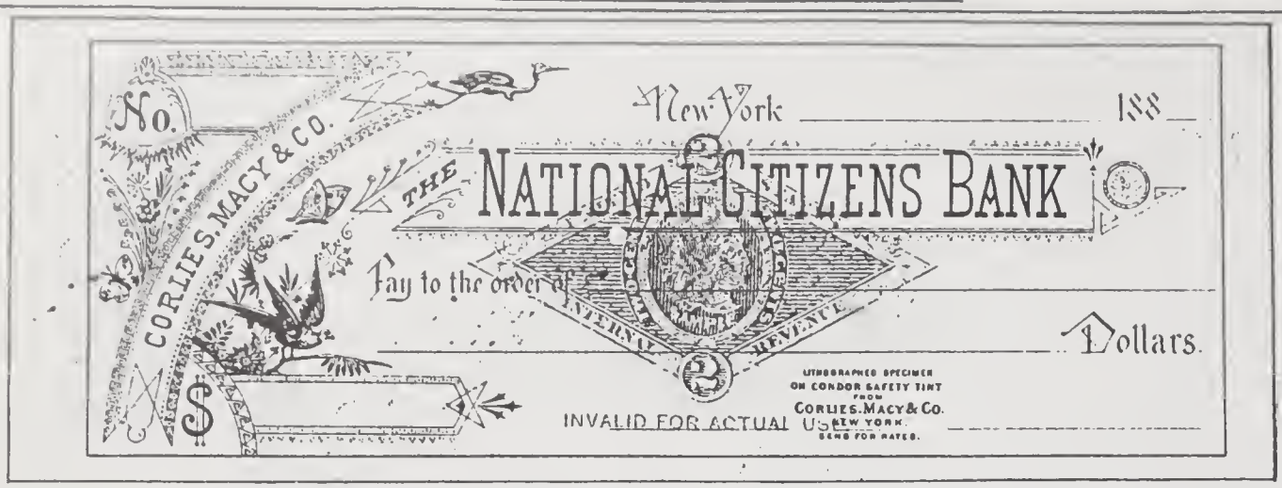

No.
New York 188
CORLIES, MACY & CO.
THE NATIONAL CITIZENS BANK
Pay to the order of
INTERNAL REVENUE
Dollars.
$
LITHOGRAPHED SPECIMEN ON CONDOR SAFETY TINT FROM CORLIES, MACY & Co. NEW YORK. SEND FOR RATES.
INVALID FOR ACTUAL USE

Figure 16

The sample check in Figure 16 is printed in red. The Type G stamp is printed in orange and you will note that not only did Corlies, Macy & Co. mark their name on this, but they indicated it is a lithographed specimen. They tell you the kind of paper; they even are soliciting business because they say "Send for Rates".

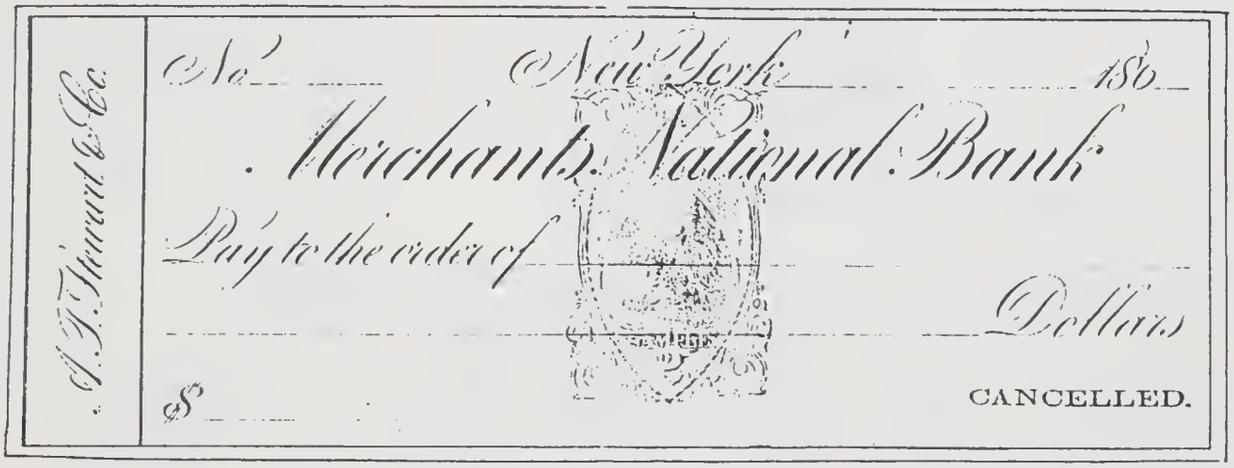


Figure 17

The next item, Figure 17, is a check obviously that of A. T. Stewart & Co., also known as Wanamaker's, on the Merchants National Bank. The word "Cancelled", in this case is a one-line cancellation and I am not sure but I am inclined to believe that again it is an American Phototype Co. cancel. The word "Cancelled" in this case is a single one-word, one-line cancellation followed by a period and the word "Sample" appears in the revenue stamp.

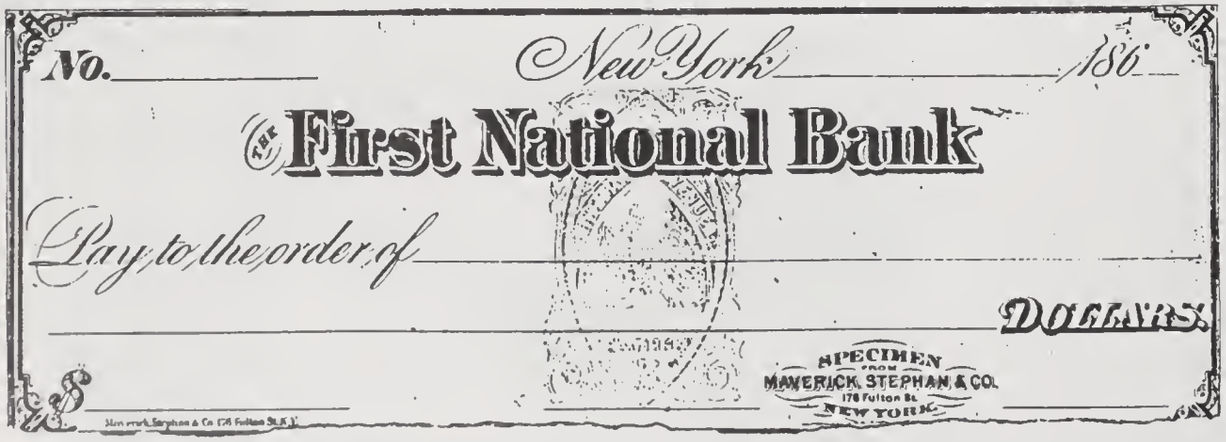
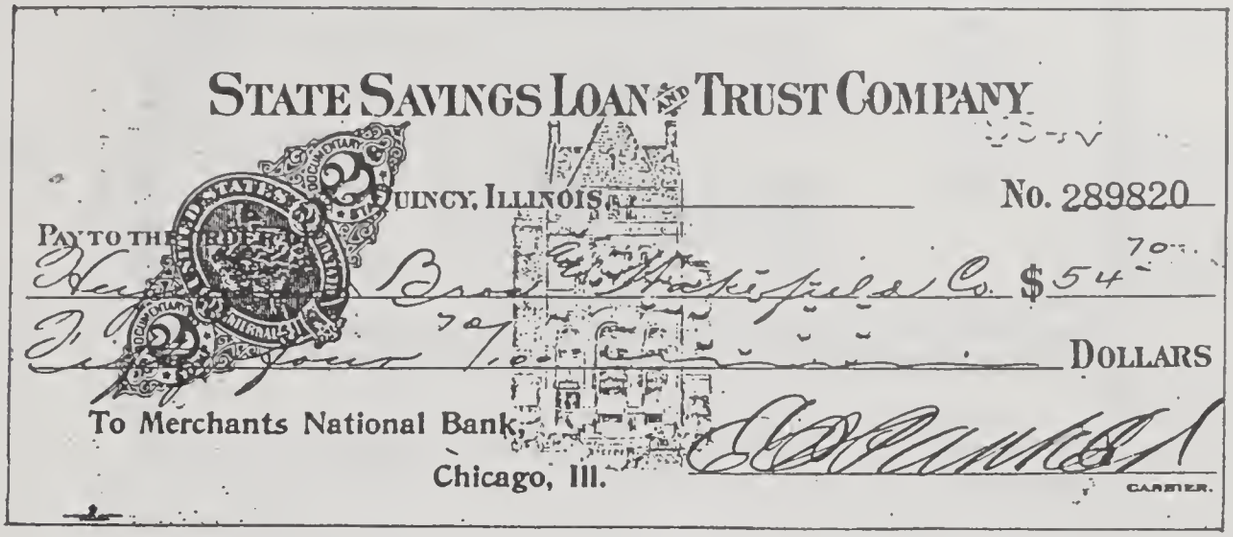


Figure 18

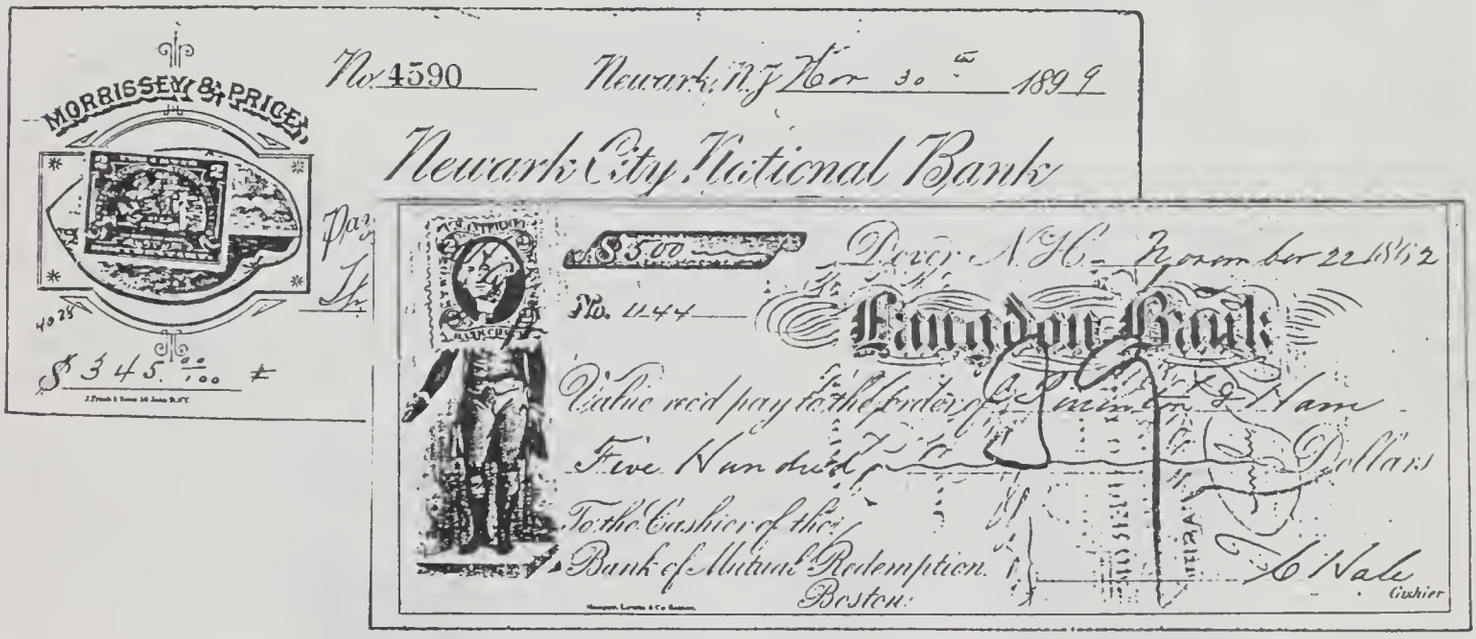
The item in Figure 18 is apparently from an advertising card. It carries the Maverick, Stephan & Co. imprint. The revenue stamp has the word "Sample" in it and it is interesting that this item is printed on card stock. It is slightly defective, but since these specimens are a bit difficult to come by, I am happy to have it.

HAPPY FINDINGS AND CONVERSATION PIECES

New, novel, unique or interesting items.



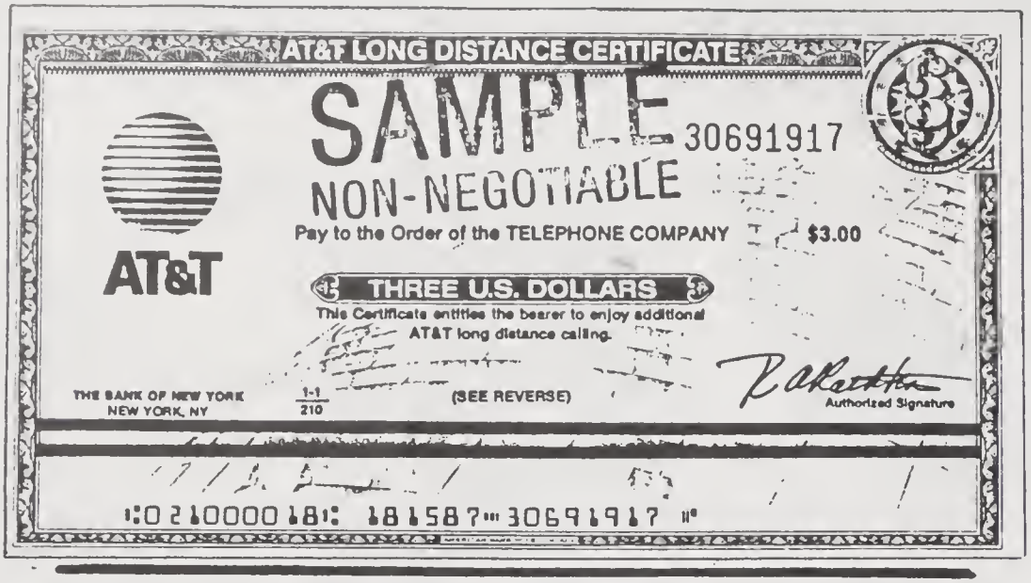
Whoops! Max Studley says this revenue imprint was purposely diagonally-positioned to avoid overprinting the "Phantom" which is printed in light green ink. Scott lists the RN-X7 revenue imprint in both horizontal and vertical. However, the 45 degree angular position appears to be unpublished.

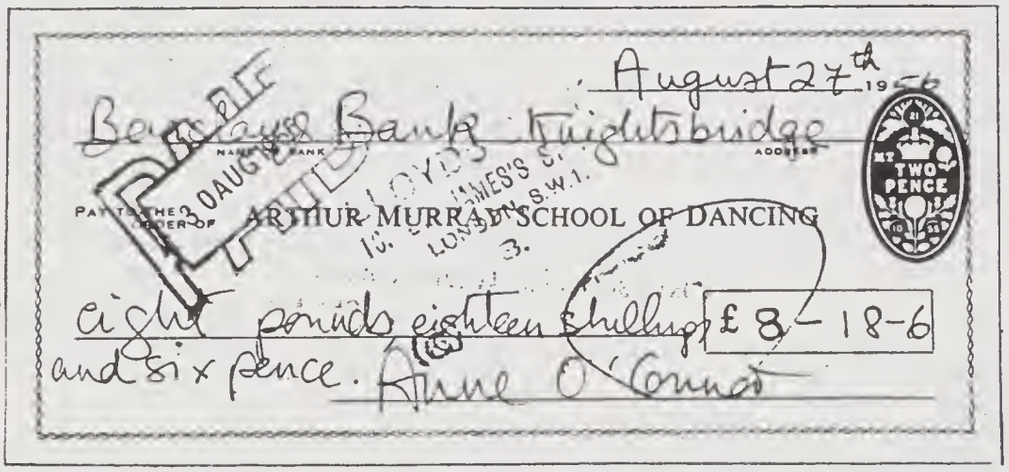


Bob Patetta sent in these checks with humorously superimposed revenue stamps. The earlier, Civil War item features George Washington's head placed squarely upon his own vignetted shoulders. The Spanish-American War item features a battleship with a little extra open sea in which to maneuver.

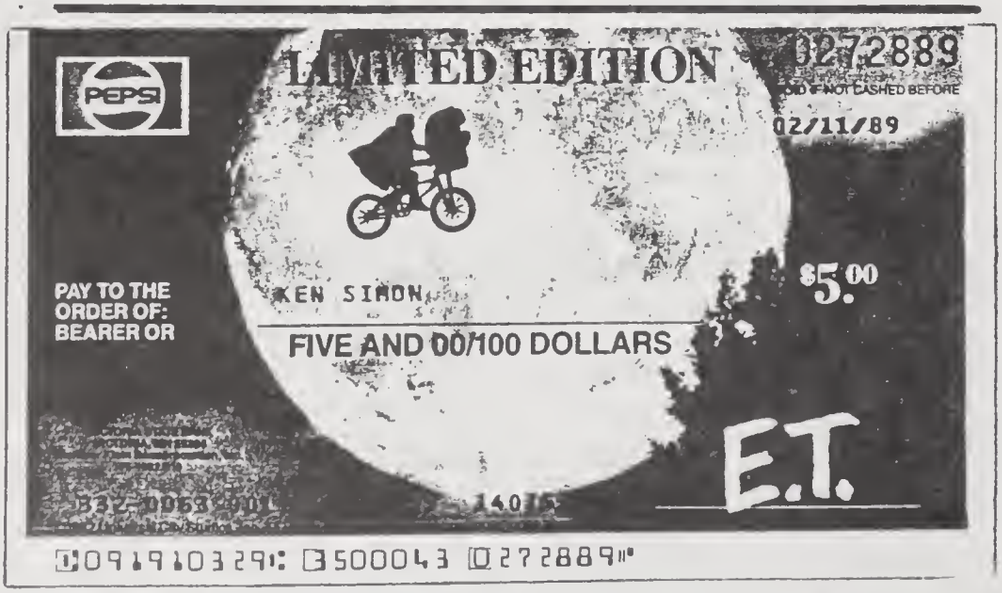
Doug McDonald believes this piece would be classified as scrip if it were issued a hundred years ago, but it is called a gift certificate and carries many of the elements of a check. Note the bank name and numerical code at lower left, "Pay to the order of.." at center, and magnetic ink codes at the bottom.

Besides its great denomination of $3.00, it is also a quality piece, having been printed by the American Bank Note Co. All in all, an interesting modern issue.

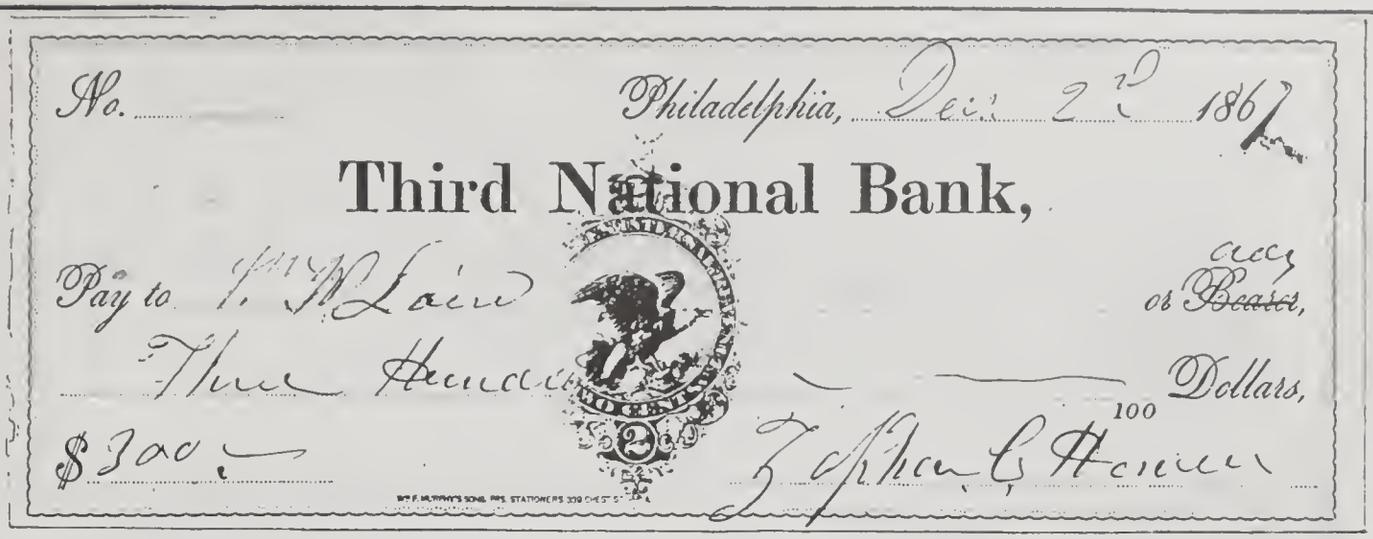




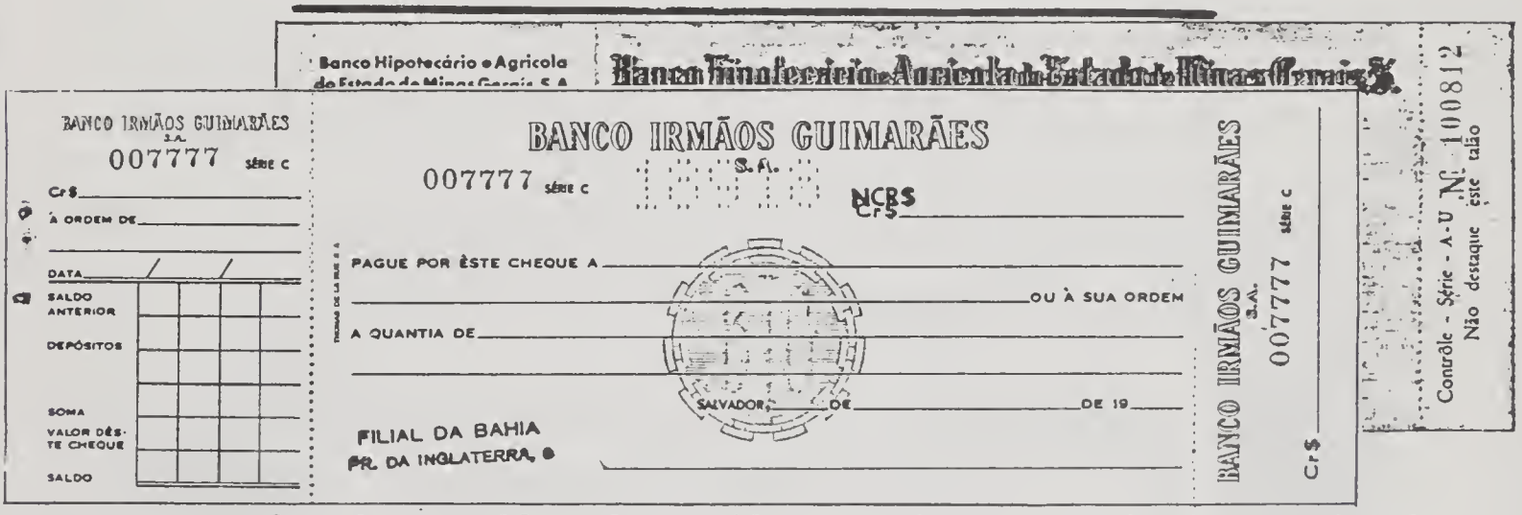
John Purser of England sent in "this slightly unusual British cheque. It looks a bit American in style". Yes, it really does. Old timers will remember Arthur Murray and old collectors remember when "any bank" checks were used before plastic charge cards and bank cards became popular. The check bears the blue oval 2 pence imprinted revenue stamp.



Out of this world! One of "E. T.'s" checks makes an interesting addition to a collection. Multi-colored, with embossed gold foil lettering for "Limited Edition" makes this a most attractive as well as unusual check.



Here is an eyecatcher! This check has an RN-H3 imprinted revenue stamp with the left quarter of the stamp missing. The stamped paper printed by the government was then used to print the design of the check by WM. F. Murphy's Sons. The check was then used and cleared. This error made it all the way. Being a used check, it is not printer's waste. Is this sort of error common? With this type of RN?

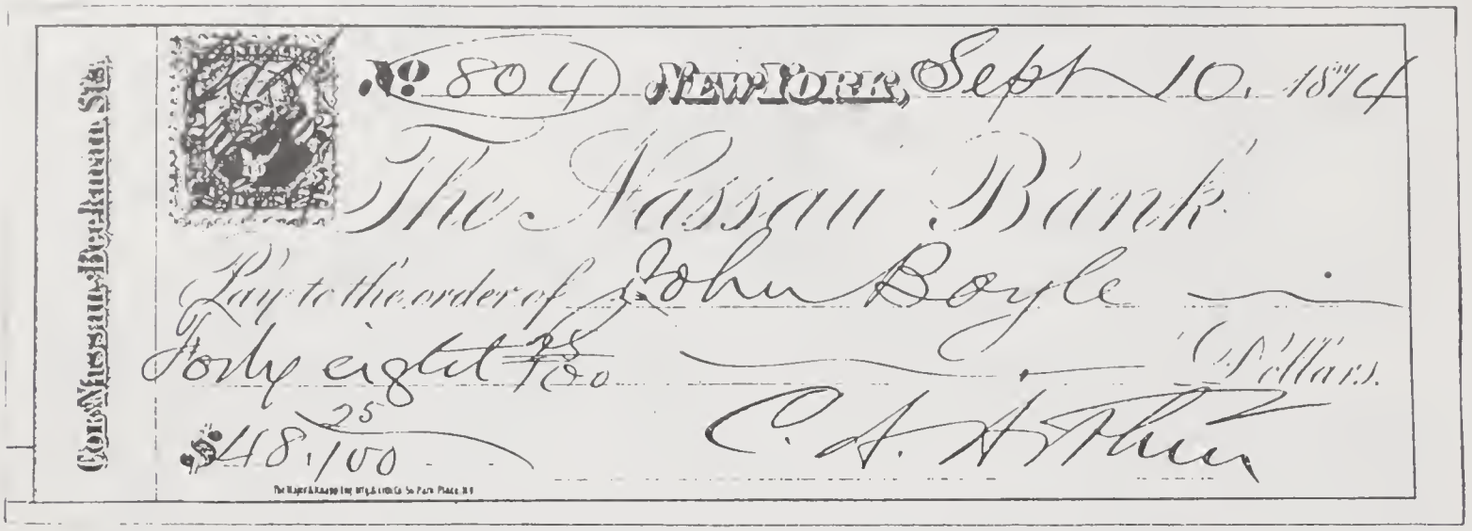


Eduardo DeMello of Brazil sent these two checks, each of which has a detachable tab at the right end. He says the tab was retained by the payor when he deposited the check. Note that the top check reflects that a new currency was put into use as "Cr$" is changed to "NCr$".

This photo seems to be a bank pass book with some checks enclosed for deposit. Not so! This is a blotter, given out years ago by the McDowell National Bank, Sharon, PA.

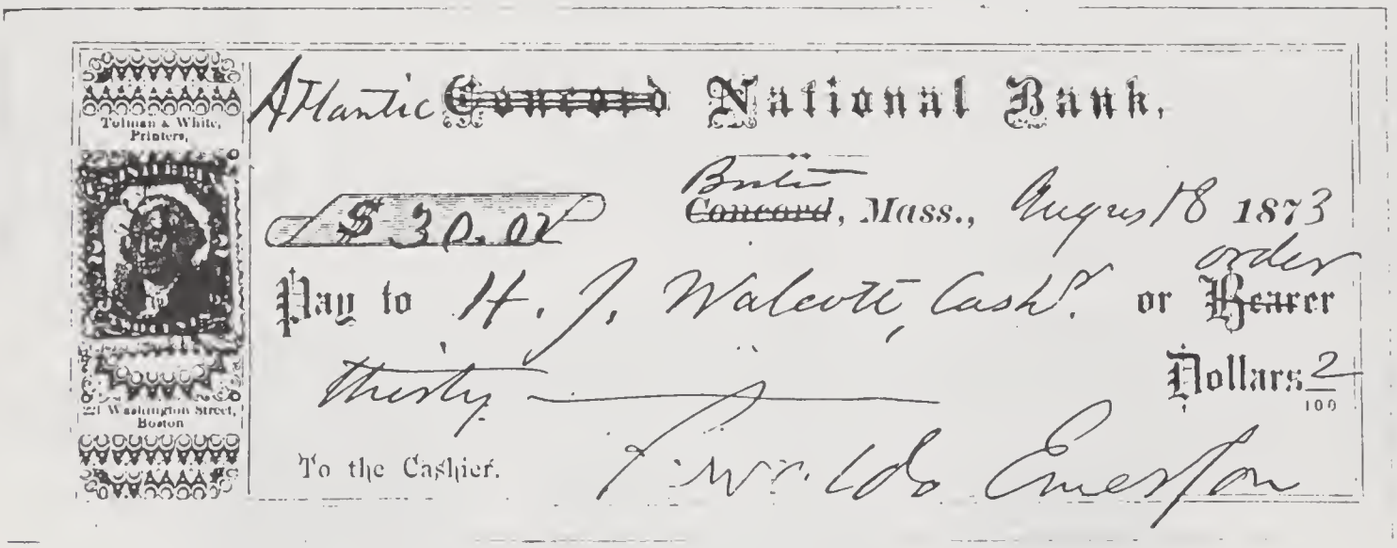
MORE AUTOGRAPHS ON CHECKS

Sandy Mock sends in these two fine autographs on checks. The first one is that of President Chester A. Arthur.


Cor. Nassau & Beekman Sts.
No 804 New York, Sept 10. 1874
The Nassau Bank
Pay to the order of John Boyle
Forty eight 25/100 Dollars.
$48 25/100
C. A. Arthur

At the time this check was written, Chester Alan Arthur was the Collector of Customs for the Port of New York, having been appointed by President Ulysees S. Grant in 1871.

Arthur was Vice President under James A. Garfield and succeeded to the Presidency after Garfield's assassination in 1881. Though a product of the "spoils system" mentality of the time, Arthur proved a forceful advocate of an honest civil service.


Tolman & White, Printers,
21 Washington Street, Boston
Atlantic ~~Concord~~ National Bank,
Boston ~~Concord~~, Mass., Augus 18 1873
$ 30.00
Pay to H. J. Walcott, Cash. or order Bearer
thirty Dollars 2/100
To the Cashier.
R. W. Emerson

Ralph Waldo Emerson, "The Sage of Concord" signed this check nine years before his death in 1882. His influence upon American thought impacted the nation many years earlier.

The 1830's saw the rise of "Transcendentalism", which Emerson defined as the"party of the future," composed of idealists who elevated the power of thought and inspiration to battle the materialistic "party of the past."

The following check caught the eye of your Editor at a local Collectibles Show. The name James J(ackson) Storrow would give pause to Bostonians, as his son James J. Storrow, Jr. was a prominent civic and financial leader and for whom was named The Storrow Drive, a scenic highway along the Charles River Basin.

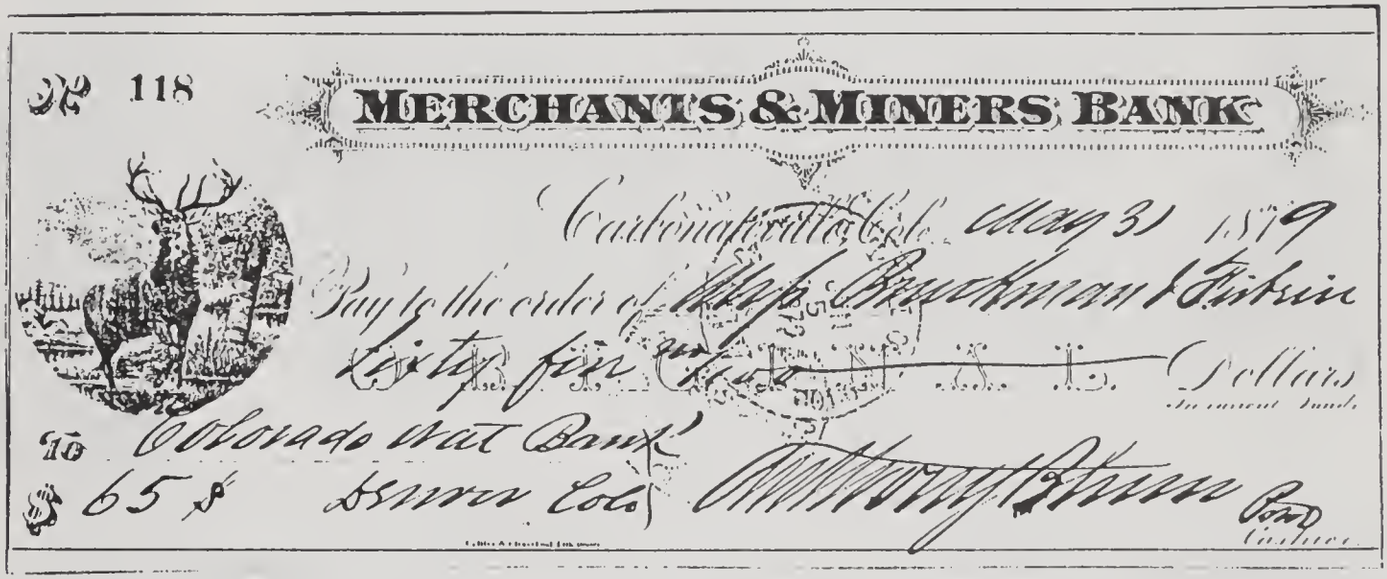
88 Devonshire Street.
$182.52
Boston November 25th 1874.
NEW ENGLAND TRUST COMPANY
Pay to the order of
One hundred eighty two 52/100 Dollars.
Executors
No 26.
The Bearer of this Check must be known to the Teller.
James J. Storrow

Reference to the local library's reference section showed that James J. Storrow was a prominent attorney for the Bell Telephone Co. and its successors in the great litigation in the federal courts over the validity of the Bell telephone patents. So here is one of those persons who gave us "Ma Bell"!

MERCHANTS & MINERS BANK

CARBONATEVILLE, COLORADO

By Herman L. Boraker



The log town of Carbonateville was built and settled in the winter of 1878-79, but was totally abandoned by 1881. A post office was established February 2, 1879 but it closed on January 27, 1881.

In 1879, several hundred miners lived in Carbonateville, but they drifted off in 1880 to the booming town of Kokomo.

The Merchants & Miners Bank was established in January 1879 with Anthony Blum as president and A. H. Reynolds as cashier. The bank failed in October, 1879.

Blum apparently was engaged in several bad business deals, which led to internal bank problems in September, 1879. Blum wrote several bad bank drafts and left town with several thousand dollars belonging to many merchants and to the Summit County Bank of Kokomo. He escaped to Leadville and then to Denver and disappeared in the east.

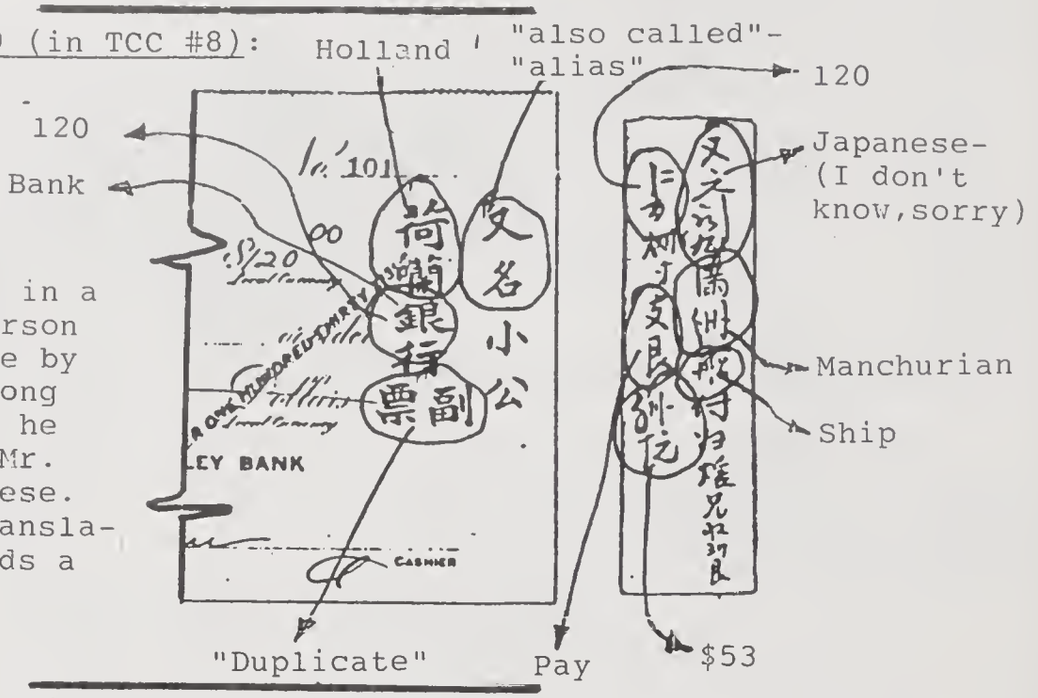
The very rare bank draft above is signed by Anthony Blum, president of the bank.

CHECK COLLECTORS CLEARING HOUSE

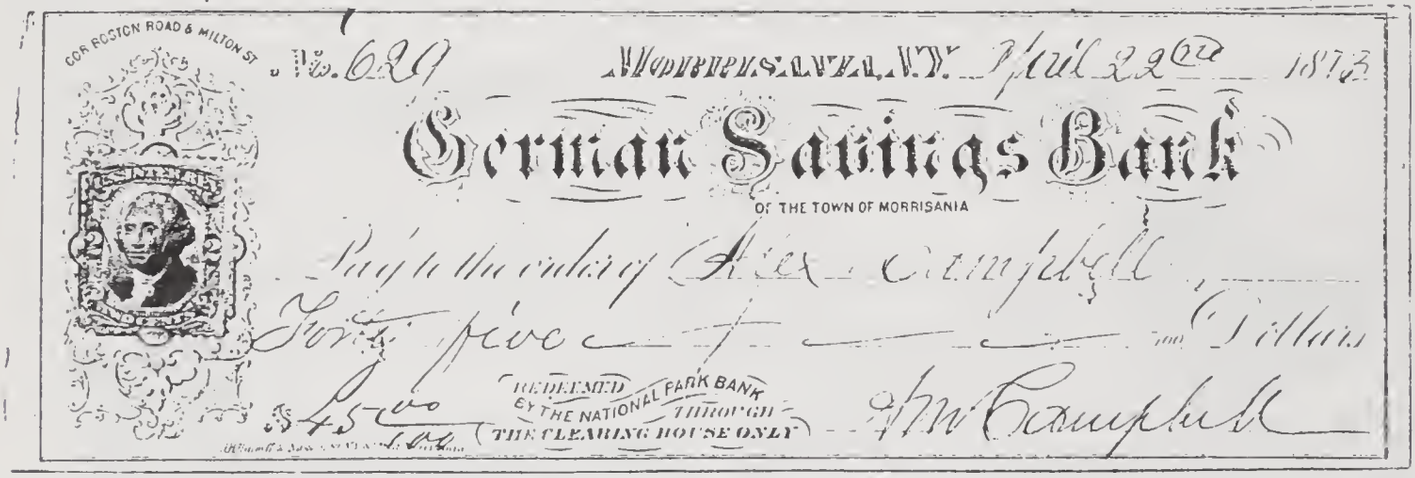
A column of questions and answers from our readers.

Another reply to #19 (in TCC #8):

Lee Poleske sent in a translation of the Carson Valley Bank draft done by Mr. Cheng Yin Ha of Hong Kong. The characters he could not translate, Mr. Cheng says, are Japanese. It agrees with the translation in TCC #9 and adds a bit more.

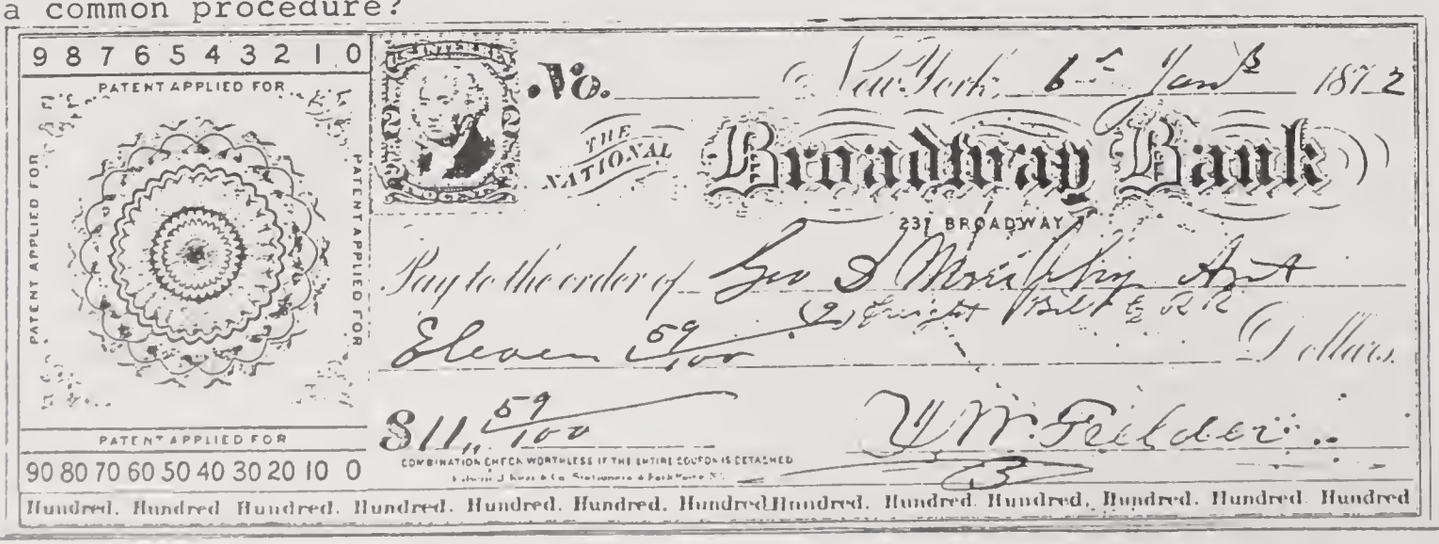


Another reply to Rick Biemer's question on page 16 of TCC #8 on the Morrisania Dairy. The following check indicates Morrisania was a suburban town of New York City in 1873.


COR BOSTON ROAD & MILTON ST
No. 629
Morrisania, N.Y. April 22nd 1873
German Savings Bank
OF THE TOWN OF MORRISANIA
Pay to the order of Wm Campbell
Forty five 00/100 Dollars
$45 00
REDEEMED BY THE NATIONAL PARK BANK THROUGH THE CLEARING HOUSE ONLY
Wm Campbell

Reply to #15 (in TCC #7):

Herman Boraker sent in this check with protective numbers. Again, the numbers provided were not used on this check. Was this a common procedure?

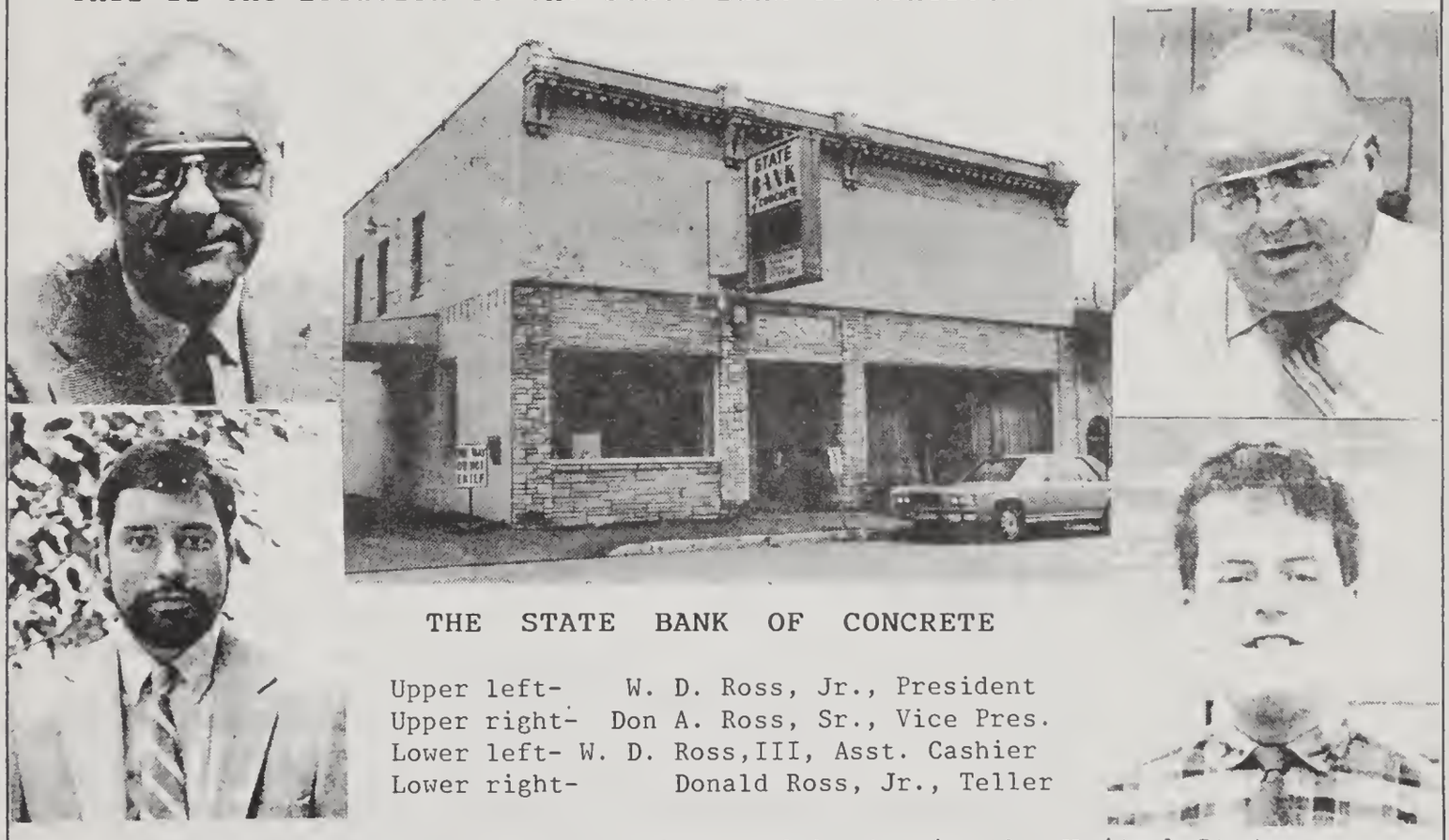

9 8 7 6 5 4 3 2 1 0
PATENT APPLIED FOR
No.
New York 6th Jan'y 1872
THE NATIONAL Broadway Bank
231 BROADWAY
Pay to the order of Geo S Morrison Agt
Eleven 59/100 Dollars
$11 59/100
W W Fielder
90 80 70 60 50 40 30 20 10 0
Hundred. Hundred Hundred. Hundred. Hundred. Hundred. Hundred. Hundred. Hundred. Hundred. Hundred. Hundred

THE STATE BANK OF CONCRETE

The American northwest is spectacular summer and winter vacationland country. Visitors are awed by the region's natural grandeur and the large scale. There are majestic mountains with snow-topped peaks. Streams and rivers tumble down rocky slopes and forests abound. Eagles and other birds wheel across the skies. The country is rugged, beautiful and challenging and it has been home to people who have developed resources, built homes, communities and a way of life that has contributed to the nation.

In the State of Washington, there is a particularly scenic mountain area called The Cascades. The Skagit River flows through them alongside towns with interesting names such as: Birdsview, Marblemount, Sedro Woolley, Rockport, Concrete and Newhalem.

Surrounded by the distant mountain peaks and nestled in the valley along the Skagit is the town of Concrete. It is typical of the small towns in this area which were platted in earlier years with the hope that they would grow and prosper from the timber, mining, railroad and other industries that were then flourishing. This is the location of the State Bank of Concrete.



THE STATE BANK OF CONCRETE

Upper left- W. D. Ross, Jr., President
Upper right- Don A. Ross, Sr., Vice Pres.
Lower left- W. D. Ross,III, Asst. Cashier
Lower right- Donald Ross, Jr., Teller

There are about fourteen thousand banks in the United States. They range from giants that are themselves a part of large holding companies, to small, independent, locally-owned and family-run banks. Banking history is a major and popular area of interest to check collectors. Their collections are witness to the great upheaval that has taken place due to banking deregulation, as banks have been merged, started, bought out and failed in the last decade or two.

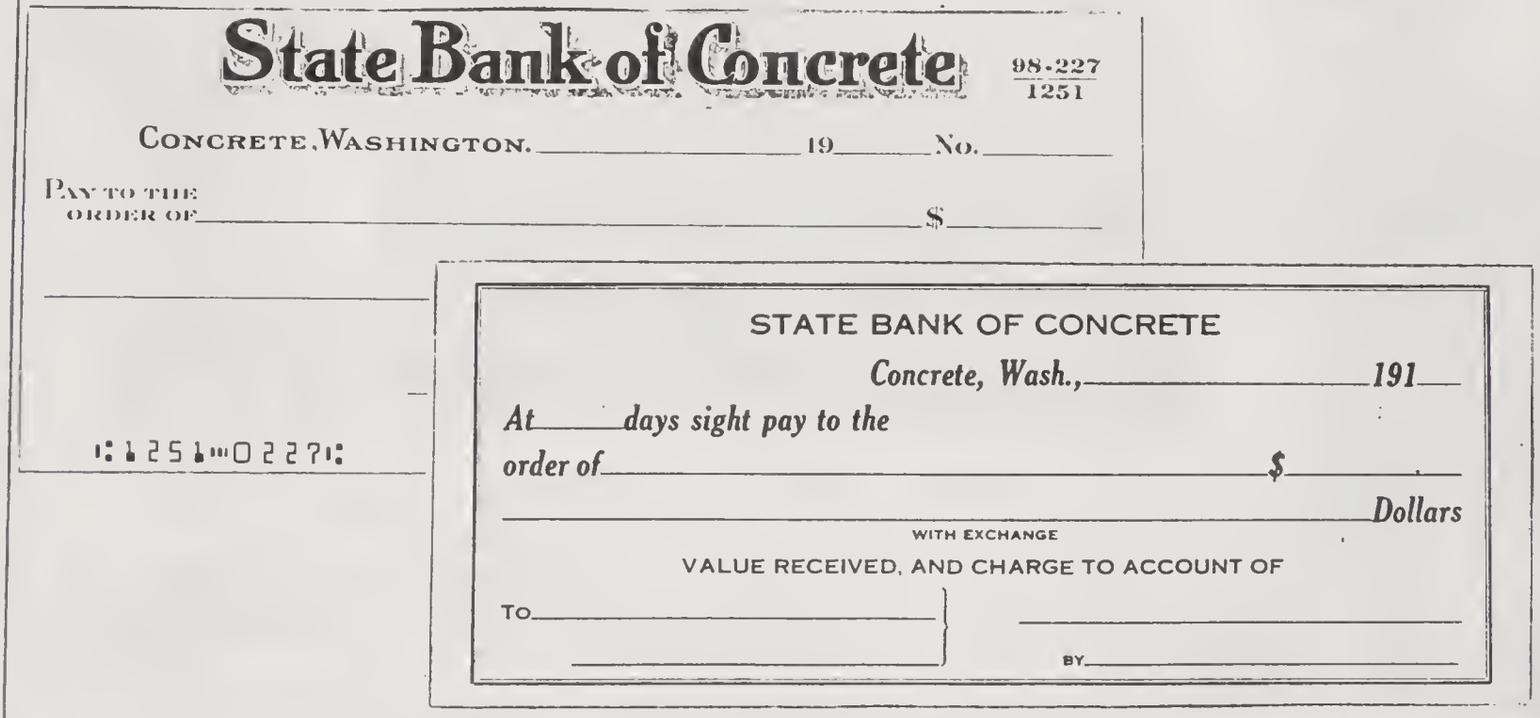
In spite of the very visible presence of the large, sprawling "superbanks" and several thousand "savings banks" and thrift institutions, there still remain the thousands of independent, locally owned commercial banks which continue to serve their communities since their founding. Born out of the need to provide financial and banking services in their communities, serving local

businesses, industry and individuals, these banks exist today even though surrounded by mammoth banking conglomerates with great numbers of branches and offering a multitude of banking "products".

That the smaller, independent banks exist today is a tribute to their sincere personal interest, friendly service and understanding of their customers. One of the reasons small town banks tend to be more secure is because they tend to invest and loan their money locally and are more conservative about approving loans. These small banks are located throughout the country; it being their character and personal service which sets them apart, rather than their location. Check collectors are aware of the large number of checks in their collections that are from such small banks and can readily note the great part they play in the building of this country.

One such independent bank that plays a very important role for the community and its customers is the State Bank of Concrete. The Town of Concrete was formed in 1909 by the amalgamation of the towns of Baker and Cement City. This oldest bank in Skagit County began in 1914 to serve the financial needs of the community and of the major industry in town, concrete.

The bank was very closely allied with the major cement company in the town until 1938, when Walter Ross bought out the interests of the cement company and became vice president of the bank. Ross had started to work at the bank in 1920. In 1938, the Bank of Concrete became a family-owned business.


State Bank of Concrete 98-227 1251

CONCRETE, WASHINGTON. _____ 19____ No. _____

PAY TO THE ORDER OF _____ $ _____

1:1251:0227:

STATE BANK OF CONCRETE

Concrete, Wash., _____ 191__

At ____ days sight pay to the order of _____ $ _____

_____ Dollars

WITH EXCHANGE

VALUE RECEIVED, AND CHARGE TO ACCOUNT OF

TO _____ _____

_____ BY _____

Other members of the Ross family are associated with the bank and in responsible positions. Don A. Ross, Sr., the youngest son of Walter Ross, started with the bank in his college years and is now executive vice president. Washington State allows banks to offer insurance coverage to community clients when the bank serves a community of 5000 people or less. For a bank to be in the insurance business is a rarity these days. Other Ross family members in the bank are working in the kind of positions that gave their fathers their start in the family bank. They are W. D. Ross, III, assistant cashier and Donald Ross, Jr., teller.

Here is a bank which has had three generations of a family in service to their community for over half a century, a record of which Concrete may be very proud. The Cascades are great American country and they have a fitting and proper bank to go with them.

THE A.S.C.C. CHECK POOL

By John T. Paslawsky

The ASCC check pool was officially and dramatically launched at the ASCC check collectors meeting during the American Numismatic Association's mid-winter convention in Colorado Springs, Colorado, on March 4, 1989. After my talk about the purpose of the check pool and an appeal to the assembled members for check donations to our pool, Herman Boraker presented me with a 17 pound carton of checks! I was momentarily speechless; it was indeed a surprise, a very welcome and pleasant surprise. Thus the ASCC CHECK POOL was started and has been growing steadily to its present volume of some 18,000 checks.

Whether you have sent me 10, 100 or more than 1000 checks, they are all welcome and greatly appreciated. My sincere thanks to the following members who have contributed generously to our check pool:

Herman Boraker-- over 7000 checks, mostly from Colorado, including about 1500 from 10 other states.

Bob Spence--about 2000 checks, mostly from Florida, including 50-100 check packets from about 20 other states.

John Paslawsky--over 2000 checks, mostly counter checks from 12-15 mid-western states.

Walter Pass--(A prospective member) about 1000 checks from the midwest, mostly IN, IL and MN.

William Johnson--90 checks from VA, NY, NH, MA, MI and TN.

M. S. Kazanjian--60 checks, mostly from NY, NJ and NH.

Bill Kanowsky--40 checks from NC, MA, NJ and NY.

Anthony DeVincent--25 checks from Philadelphia, 1847-1901.

Paul Brittain--over 5000 checks (a 15 pound carton by mail), mostly from NC, including over 1000 checks from several eastern states and CA.

Special Thanks to Tony DeVincent and others who have contributed 19th century checks to our check pool. These early checks will add a bit of spice to the packets that are available now to young would-be check collectors.

As you can see, Colorado is first in the check pool, followed by North Carolina and Florida, then come (in smaller quantities) PA, NY and several eastern states, followed by most midwestern states and several western states. We can use, however, some checks from upper New England, from some southern states (AL, GA, LA & MS) and northwestern states (WA, OR, ID, NV & UT), and especially from Alaska and Hawaii. So whether you have 10 or 1000, please send them in so that we may have a representation of all 50 states in our check pool.

The next phase of our drive for young members is the most important task ahead of us. Here is where every member of our society can contribute by contacting youngsters. They in turn may write to me for packets of checks from our check pool. And tell them that if they have friends who would be interested in such packets, to get in touch with me. All they need to do is tell me which states they prefer, how many checks they would like to get and include some postage (approximately one cent per check). I will have packets of 25, 50 or 100 checks available from western, midwestern and eastern states, or from the US in general. I stress the importance of this step because we want to get the pool checks into their hands. We want them to see the checks, to examine them and thus expose the youngsters to the variety of size, design,

color and age in these checks. The checks are the seeds that we will plant and eventually we will see sprouts of interest and desire to collect them as a hobby.

Each packet will contain a description of our society, an application for membership and also a list of other youngsters who received such packets. This list may encourage them to exchange ideas and checks with each other. You, as members of our society, may also request several specific packets from me and present them yourself to any interested youngsters. A personal contact makes a greater impression than a contact by mail. But please send me their names and addresses for my master list. My address is 583 Ord Drive, Boulder, CO 80303.

Good Hunting for Prospective Young Collectors!

CHECK COLLECTORS MEET AT A.N.A. MID-WINTER CONVENTION.

In spite of dire warnings about an impending snowstorm, about a dozen check collectors met at an A.S.C.C. meeting in Colorado Springs, Colorado, as a part of the A.N.A. program.

The meeting was chaired by Herman Boraker, A.S.C.C. vice president. John Paslawsky, chairman of the A.S.C.C. Check Pool, spoke on the check pool and invited members to donate checks to the pool and to advise him of young and beginning collectors who would be sent a packet of checks from the pool. At the conclusion of John Paslawsky's talk, Herman Boraker presented over 6000 checks to the pool to start it off! A real surprise.

Herman Boraker then presented a slide program on checks that he had compiled. Douglas McDonald presented the new book on Revenue Stamped Paper, Part I, which had just been issued.

Drawings were then held for door and raffle prizes and an $8 donation to A.S.C.C. was realized. It was another friendly and informative meeting of check collectors which is becoming the hallmark of our Society.

(Editor's Note: A.N.A. President Taylor presented the A.N.A. People's Choice Exhibit Award to Herman Boraker for his exhibit of "Colorado Financial Documents of Historical Interest". This was voted the most popular exhibit by viewers and contained substantial amounts of checks.)

ACROSS OUR DESK

Price lists, catalogs, journals, etc., received since the last issue. (Items with an * may require subscription. Write if interested).

Regular price list of US and world checks and related items from Lee Poleske, P. O. Box 871, Seward, AK 99664. Bank and Check News letter sent with list contains interesting news items of the banking and financial world.

*1st Edition of 1989 Catalog of CSA notes, obsolete banknotes, checks, bonds, scrip and other financial documents of Hugh Shull, P. O. Box 712, Leesville, SC, 29070. 60 pages crammed with items and arranged by states.

General List for Spring '89 from Yesterday's Paper, P. O. Box 819, Concrete, WA 98237. Includes checks, fiscal and related documents, most with historical connection and well described.

Mail Bid Sale Catalog of over 4200 lots from S. H. Jemik, P. O. Box 753, Bowie, MD 20715. Over 150 lots of checks and drafts.

*Catalog of Public Auction No. 85 from H. J. W. Daugherty, P. O. Box 1146, Eastham, MA 02642. Includes checks, stocks and revenue stamped paper.

Catalog 70 of Robert F. Batchelder, 1 West Butler Ave., Ambler, PA 19002. Contains letters, documents and manuscripts.

Regular price list of The Autograph Alcove, 6909 W. North Ave., Wauwatosa, WI 53213. List includes autographs of famous and prominent persons, several on checks.

SECRETARY'S COLUMN

NEW MEMBERS

1219 Eugene T. Burns
111 N. Ferry St.
Schenectady, NY 12305
Areas: 1,12-Sports,21 & 26
(by Rodney Battles)

1220 Gregory C. Mosier
3700 W. 19th, Q-8
Stillwater, OK 74074
Areas: 1,2-KS & OK and 23.
(by Jerry Zastrow)

1221 Denny Peoples (Coll/Dlr)
8141 Springwater Dr. W
Indianapolis, IN 46256
Areas: 2,6,7,20 22 & 31.
(Through American Revenue Assn).

1222 Bill Freeman (Coll/Dlr)
P. O. Box 1492
La Grande, OR 97850
Areas: 1,4,20,22 & 30.
(by Earl Priddis)

1223 Roman L. Latimer (Collector)
P. O. Box 1051
Santa Fe, NM 87504
Areas: 2-New Mexico Territory
(by Herman Boraker)

1224 George T. Wullaert (Collector)
206 Monmoor Ave.
Mishawaka, IN 46544
Areas: 1,2-IN,7-Belgium,22 & 30
(Through the Antique Trader and
Jerry Zastrow)

1225 Larry Poag (Collector)
320 Keene Ct.
Turlock, CA 95380
Areas: 2-CA, 22 & 30

1226 John Yasuk, Jr. (Dealer)
P. O. Box 4533
Princeton, FL 33032
Areas: 1.
(by Bob Spence)

REJOINED MEMBERS

743 Thomas A Lingenfelter
c/o Heritage Collectors Soc'y.
P. O. Box 389
Lansdale, PA 19446

853 Robert Y. Green (Coll/Dlr)
5007 Black Road, #140
Memphis, TN 38117
(by Charles Kemp)

DIRECTORY CHANGES

73 Raymond Werner
9705-38 Hickory Hollow Road
Leesburg, FL 32788

499 Charles V. Kemp
2145 Roman Court
Warren, MI 48092

790 Herbert T. Black, Jr.
P. O. Box 627
Pine Grove Mills, PA 16868

851 Gerald W. Clark
P. O. Box 520303
Salt Lake City, UT 84152

902 Olan D. Chiles
1892 Avenida Aragon
Oceanside, CA 92056

1081 William F. Bassett
P. O. Box 200255-282
Austin, TX 78720

1125 Joseph M. Maddalena
c/o Profiles in History
Suite 704
9440 Santa Monica Blvd.
Beverly Hills, CA 90210

A.S.C.C. MEMBERSHIP

	Add	Drop	Total
February 1989	27	0	325
May 1989	10	0	335

AREAS OF COLLECTING INTEREST:

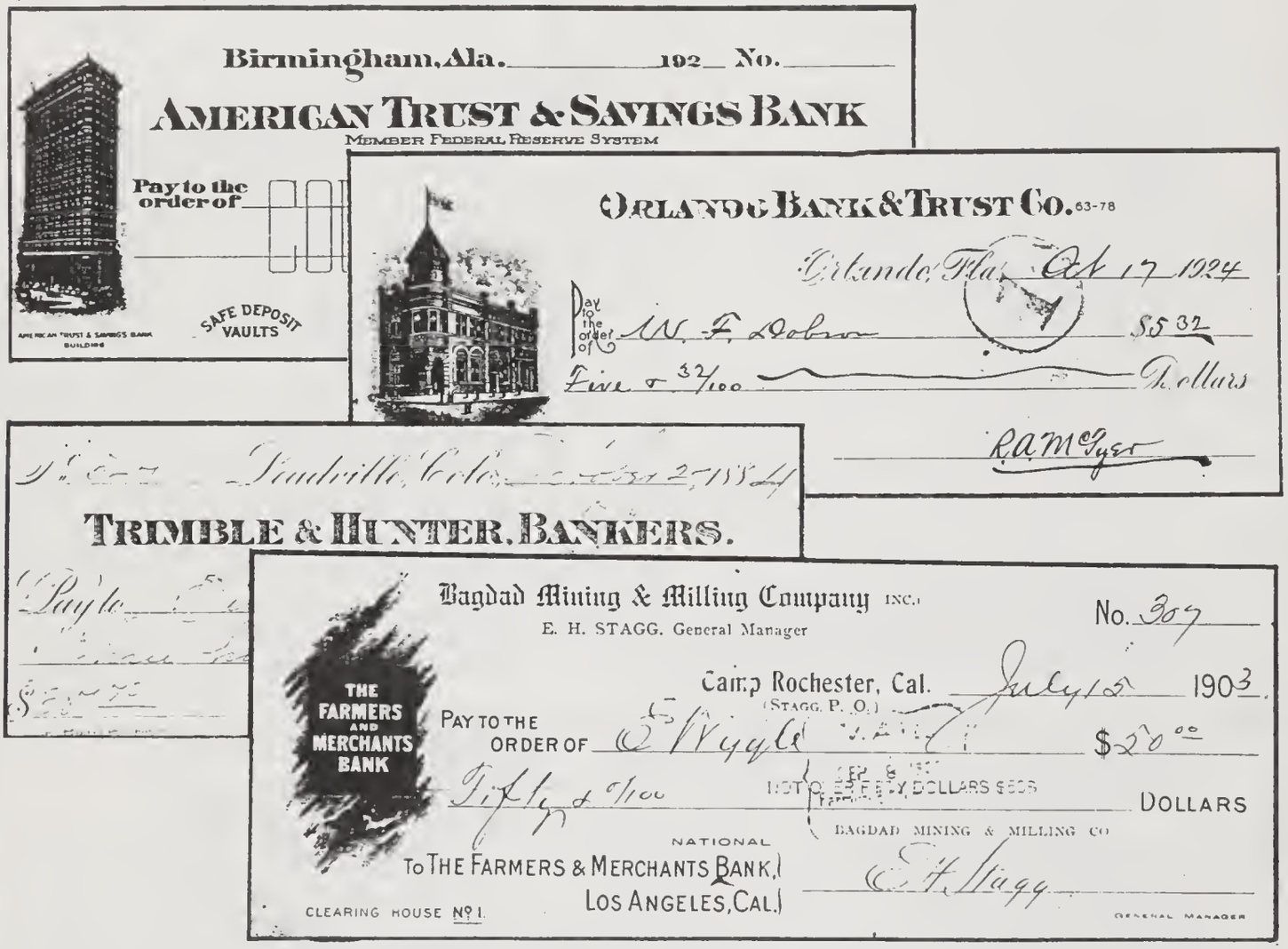
1 - Checks - General
2 - Checks - U.S.A.
(Region or States
of special interest)
3 - U.S. Gov't. Checks
4 - Misc. Fiscals:
Bank Drafts
Bills of Exchange
Certs. of Deposit
Promissory Notes
Receipts
Warrants
5 - Checks - Great Britain
6 - Checks - Canada
7 - Checks - World
(Region or Countries
of special interest)
8 - Travellers Cheques &
Money Orders
9 - Specimen Checks
10 - Ration Checks
11 - Refund/Rebate Checks
12 - Other:_____
14 - Counter & Modern Checks
20 - Vignettes
21 - Autographs
22 - Railroads, Steamboats,
Mining
23 - Banking History
24 - Security Printing &
Printers
25 - Check Protectors &
Cancel Devices
26 - Wells Fargo History
30 - Stock & Bond
Certificates
31 - Revenue Stamped Documents
32 - Emergency Scrip

CHECKS BEARING THE AMPERSAND

By Herman L. Boraker

The ampersand is that curly little symbol that stands for "and". Like everything else, the ampersand has a history. According to Robert Hendrickson, who wrote the Encyclopedia of Word and Phrase Origins, it was invented by Marcus Tiro, a freed slave and secretary to Cicero, a Roman statesman, orator and author.

Tiro's job was taking down Cicero's dictation. Cicero talked fast, so Tiro created the first known system of shorthand, including the ampersand. The & itself was just a way of writing "et," Latin for "and." The name "ampersand" is a corruption of the term "and per se and," which means "as follows."



Birmingham, Ala. _____ 192_ No. _____

AMERICAN TRUST & SAVINGS BANK

MEMBER FEDERAL RESERVE SYSTEM

Pay to the order of

SAFE DEPOSIT VAULTS

ORLANDO BANK & TRUST CO. 63-78

Orlando, Fla. Oct 17 1924

Pay to the order of W. F. Dobson $5 32

Five & 32/100 Dollars

R. A. McGyer

Trimble & Hunter, Bankers.

Bagdad Mining & Milling Company INC.

E. H. STAGG, General Manager

No. 307

THE FARMERS AND MERCHANTS BANK

Camp Rochester, Cal. July 15 1903

(STAGG, P. O.)

PAY TO THE ORDER OF C. Wyatt $20 00

Fifty & 00/100 DOLLARS

BAGDAD MINING & MILLING CO

NATIONAL

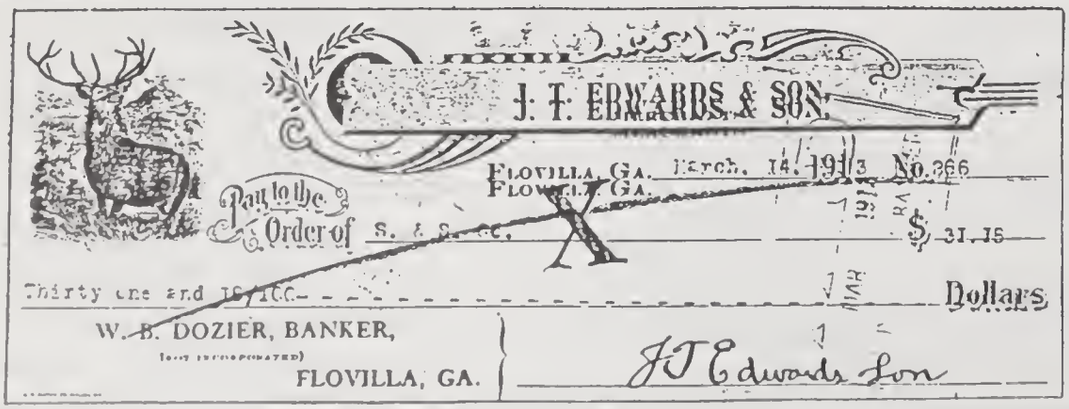
TO THE FARMERS & MERCHANTS BANK, LOS ANGELES, CAL.

CLEARING HOUSE No. 1

E. H. Stagg

GENERAL MANAGER

For those looking for another way to collect checks you might form a collection bearing the ampersand like those illustrated above.



J. T. EDWARDS & SON.

FLOVILLA, GA. March 14 1913 No. 366

Pay to the Order of S. & S. CC. $ 31.15

Thirty one and 15/100 Dollars

W. B. DOZIER, BANKER, FLOVILLA, GA.

J T Edwards Son

In the world of coins there are double-struck coins. Here's a double-struck check!

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SATURDAY 10:30 A.M. - 1:30 P.M.

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GARY K. OLSEN, ANA LM 530

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Front Royal, VA 22630

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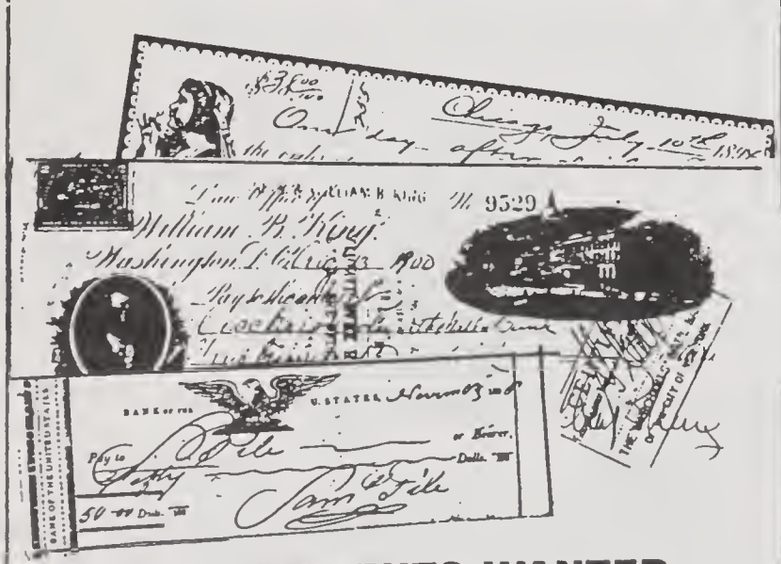

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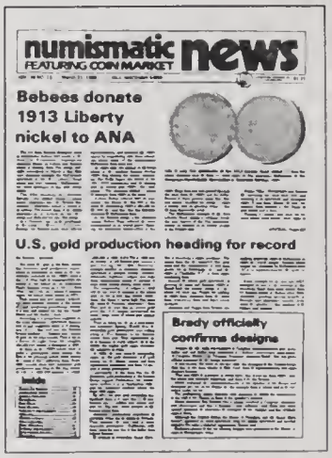
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